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ABSTRACT

This resource directory examines entrepreneurship education and training programs at all levels of education, with an emphasis on programs in the 13 Appalachian states served by the Appalachian Regional Commission. An introduction is followed by short sections describing the Appalachian Regional Commission and the Consortium for Entrepreneurship Education. A section on national entrepreneurship training programs and organizations presents 22 such organizations. The section on policy, advocacy, and information organizations contains 25 entries. Model programs in Appalachia are presented in a section containing 28 entries for Alabama, Georgia, Kentucky, Maryland, Mississippi, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Virginia, and West Virginia. Thirty-five sample programs for the rest of the United States are covered in the following section. In each of these sections, contact information and an abstract of activities are given for each organization, usually accompanied by focus, geographic area, age levels served, products and services, and key partners. Programs serve elementary, secondary, undergraduate, postgraduate, and adult educational levels. Some programs target students with disabilities, minority groups, women, or adjudicated youth. Concluding sections list education partners and resources for classroom materials. (TD)

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for the
APPALACHIAN REGIONAL COMMISSION
Updated May 2001

Entrepreneurship Everywhere: A Guide to Resources and Models for Entrepreneurship Education

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Entrepreneurship Everywhere

Introduction

This Entrepreneurship Education Resource Guide is dedicated to presenting a picture of the entrepreneurship education programs in existence as we move into the 21st Century. We thank the Appalachian Regional Commission for their vision of the Appalachia that might be in the future through the support for entrepreneurship education throughout the region. The greatest wealth is in the minds and hopes of the people of a region, and their creativity in recognizing "work that needs to be done". It is through entrepreneurship education and training at all levels of education that this vision of the future may be realized.

Just What is ENTREPRENEURSHIP?

Most will agree that the ***spirit of entrepreneurship*** is the driving force in the growth of the American economy. NFIB research shows that there are about 4 million new businesses created in the U.S. each year, with resulting new jobs created and opportunities for new business activity for existing businesses.

Many argue about the differences between **"small business"** and **"entrepreneurship"**. We believe this discussion needs to examine Edward de Bono's ideas about creativity and apply it to the area of small business. If educators (and business owners) focus on "what is" or "what was" and teach their students or employees how to do a job as it has always been done, we agree that this is **small business management**. They are managing the existing business with little orientation to creativity, without a focus on "what can be or what might be".

However, an **orientation to opportunity** in any industry, leads to entrepreneurial thinking. If students have experiences in thinking about new ways to improve the operations of an existing or new business idea, they are thinking in the way de Bono advocates for progress in our society. Entrepreneurship, in small business or large, focuses on "what may be" or "what can be". They are practicing entrepreneurship by looking for what is needed, what is missing, what is changing, and what consumers will buy during the coming years.

Entrepreneurship education is becoming a priority within all levels of education for a huge variety of different reasons...based on the individual needs of leaders at each level of education.

- **Educators in the College of Business** see this area as a source of research, as well as an opportunity for Business students to become successful business owners in the future. Educators in the **College of Education** see this area as a priority for teacher preparation for the nation's schools.
- In the **community colleges** they are mostly concerned with adult education and entrepreneurship training needs in their local communities as well as the full-time students on their campuses. However, they often separate those interested in business careers from those specializing in other industries where entrepreneurship abounds.
- **High school career and technical education** programs (often known as DECA, FFA, BPA FBLA, FHA etc.) see entrepreneurship as a career opportunity for students who may never go to college...and the entrepreneurial experience as a way to upgrade a young person's abilities to succeed as an employee as well as an entrepreneur.
- **Social studies teachers** often see entrepreneurship as a vehicle to explain economic

theory to all American youth.

- **Elementary and middle school** teachers encourage the awareness of entrepreneurship as a career option for everyone, as well as a way to emphasize the importance of math, science, language arts, and social studies. Entrepreneurship becomes a vehicle to develop academic skills and understand the free enterprise system.
- For **community youth programs** it is a chance to provide experiences for young people who need to see new opportunities for their lives.
- For **welfare-to-work agencies** it is a vehicle to empower adults to be self-sufficient, independent, income-producing citizens.
- For **adult educators** entrepreneurship provides the broad-based approach to preparing potential entrepreneurs and upgrading those already in business.

But for everyone..... It is entrepreneurship education.

Entrepreneurship Everywhere

Entrepreneurship education means many different things to educators...from prim: y schools to the university, from vocational education to an MBA. At each level of education, it is reasonable to expect different outcomes as students mature and build on previous knowledge. But the overall purpose remains to develop expertise as an entrepreneur.

The Consortium for Entrepreneurship Education supports the concept that entrepreneurship is a lifelong learning process that has at least five distinct stages of development. This lifelong learning model assumes that everyone in our educational system should have opportunities to learn at the beginning stages, but the later stages are targeted to those who choose to become entrepreneurs.

Each of the following five stages may be taught with activities that are infused in other classes or as a separate course.

Stage 1 - BASICS: In primary grades, junior high and high school, students should experience various facets of business ownership. At this first stage the focus is on understanding the basics of our economy, career opportunities that result, and the need to master basic skills to be successful in a free market economy. Motivation to learn and a sense of individual opportunity are the special outcomes at this stage of the lifelong learning model.

Stage 2- COMPETENCY AWARENESS: The students will learn to speak the language of business, and see the problems from the small business owner's point of view. This is particularly needed in vocational education. The emphasis is on beginning competencies that may be taught as an entire entrepreneurship class or included as part of other courses related to entrepreneurship. For example, cash flow problems could be used in a math class and sales demonstrations could be part of a communications class.

Stage 3- CREATIVE APPLICATIONS: There is so much to learn about starting a business it is not surprising that so many businesses have trouble. We teach future doctors for many years, but we have expected a small business owner to learn everything by attending several Saturday seminars.

At this stage, students can take time to explore business ideas and a variety of ways to plan the business. Although it is still only an educational experience, students must gain a greater

depth and breadth of knowledge than either of the previous stages. This stage encourages students to create a unique business idea and carry the decision-making process through a complete business plan.

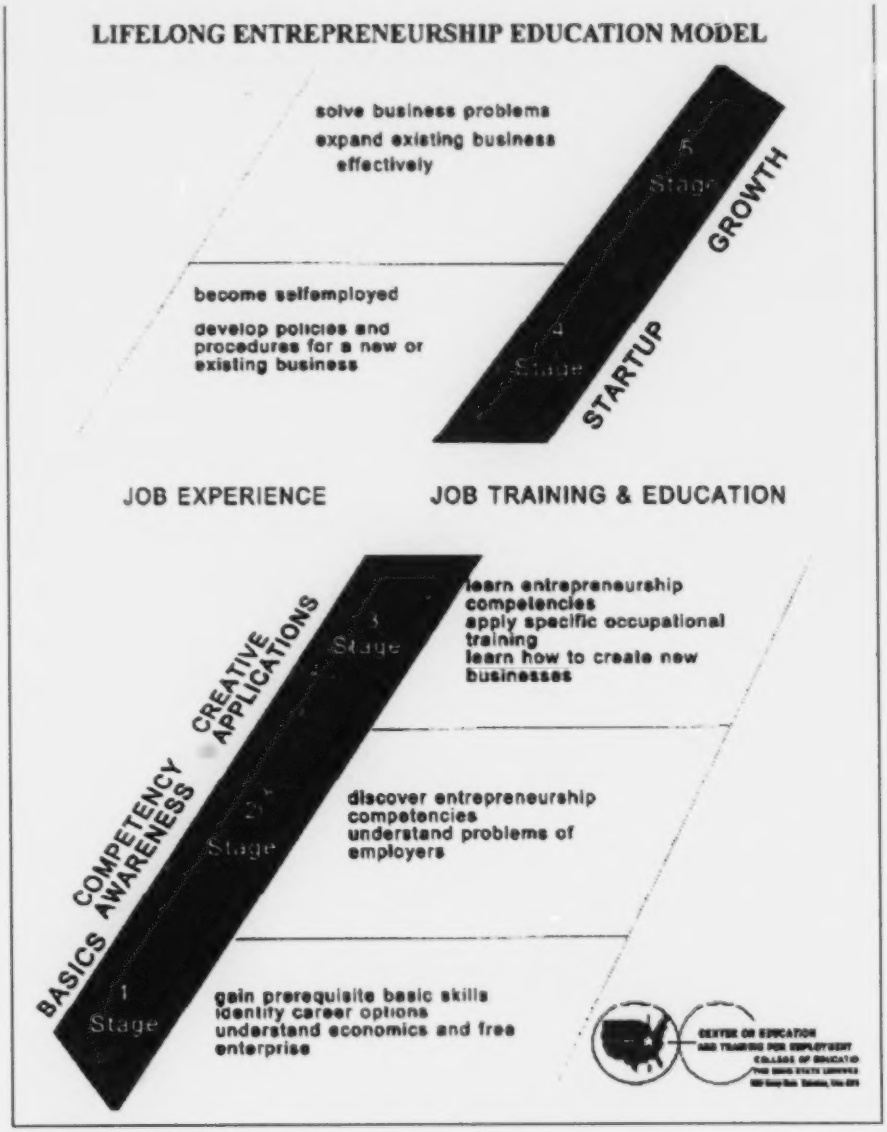
This stage may take place in advanced high school vocational programs, two-year colleges where there are special courses and/or associate degree programs, and some colleges and universities. The outcome is for students to learn how it might be possible to become an entrepreneur.

Stage 4- STARTUP: After adults have had time to gain job experience and/or further education, many are in need of special assistance in putting a business idea together. Community education programs are widely available in the vocational schools, community colleges, 4-year colleges and universities to provide startup help. The U.S. Small Business Administration sponsors many of these training programs.

Stage 5- GROWTH: Often business owners do not seek help until it is almost too late. A series of continuing seminars or support groups can help the entrepreneur recognize potential problems and deal with them in time.

Many community colleges and continuing education programs at universities or colleges offer such seminars and workshops for their business community. They recognize that the best economic development plan is to help the community's existing businesses grow and prosper.

Educators at each of these stages of entrepreneurship should focus on their own special outcomes, and reach out for partnerships with educators at other levels of this lifelong learning process. There is room for entrepreneurship in some way everywhere in our educational system.



Demand For Youth Entrepreneurship Education

A recent Gallop Poll shows that 69 percent of high school students want to start a small business but 84 percent of those surveyed report that they have no preparation to do so. The study was commissioned by the Kauffman Center for Entrepreneurial Leadership Inc. in Kansas City. Missouri. High school students, the general public, small business owners and managers were questioned about their opinions and knowledge about small business.

High school students want to start a business of their own, be their own boss and actually know how to start a business. A study on the attitudes of minority youth and young adults towards business ownership (commissioned by the U.S. Department of Commerce in 1993) also reports youth's strong interest in starting a business mainly because of the freedom associated with being one's own boss.

When asked, young people have consistently expressed an interest in becoming entrepreneurs and learning more about operating a business. They will also tell you they do not have the know-how to pursue this option. Eighty-six percent rated themselves very poor

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to fair on their knowledge of entrepreneurship and business. Students attributed their lack of knowledge on the subject to not having access to opportunities for learning how business works. About 85 percent indicated it was important or very important to receive entrepreneurship education in schools.

Marilyn Kourilsky, vice president of the Center for Entrepreneurial Leadership Inc. states that, "One of the only ways this generation is going to achieve a lifestyle that is better than their parents is through entrepreneurship." It is particularly important for students to be prepared to take different career paths in a world that is constantly changing.

Those involved in teaching about entrepreneurship and the opportunities of small business in the American economy will want to use data to support your message. Here are some items that may be useful taken from the Gallup research on Youth and Entrepreneurship funded by the Kauffman Foundation.

Companies with less than 20 employees created most of the jobs in the past decade, and now over half of the American workforce is employed by companies with less than 500 employees. (Dennis, 1993).

Seven out of ten (69%) of the high school students said they would like to start their own business, versus 50% of the general public.

Of those who wanted to start a business the major reasons were as follows:

* To be my own boss 41%
* To earn lots of money 21%
* To use my skills and abilities 8%
* To overcome a challenge 7%
* Help community/provide jobs 7%
* To build something for the family 5%
* Other 5%
* Don't know 4%

85% of the high school students said the nation's schools should do more to teach about entrepreneurship and starting a business. Only 27% reported taking a course that taught about business or entrepreneurship.

In a test of their entrepreneurial knowledge respondents earned an overall correct score of 42% with the lowest scores attributed to

1. Typical way to raise capital (12% correct),
2. Purpose of profits (25% correct), and
3. Small Business and Job Creation (25% correct).

The highest scores were on questions related to

1. Description of an Entrepreneur (73% correct),
2. Example of a franchise (62% correct), and
3. Supply and Demand (51% correct).

When students were asked what they had learned about how business works, 85% of the respondents said they had learned little or nothing in the schools. This can be compared to those who said they learned little or nothing about other subjects: 24% for United States history, 16% for Science, 16% for English or American literature, and 7% for Mathematics.

Kourilsky states that, "In the next century, we need to give students a variety of skills so

they have real choices about their future. If you don't learn about entrepreneurship at home, where will you get the information and skills you need to make owning your own company a viable option? The results of this survey provide strong documentation of the need for and public support of entrepreneurship education for young people."

Uses for the Entrepreneurship Resource Guide

This Resource Guide is an examination of the programs we discovered in our work with entrepreneurship education in America. It is not complete in any sense, but an excellent beginning in the process of defining the many types of entrepreneurship education and training programs available at all levels of education.

We made a special attempt to find programs already existing in the 13 Appalachian states, as well as those sample programs in all states. To make it easier for the ARC Project we have separated these two types of programs.

There are a great number of organizations providing leadership throughout the nation in developing training for instructors and materials for the classroom. Many of these groups are included in the Guide. We have also identified a number of curriculum products that might be used in the classroom for different purposes. They are in a separate section to facilitate their use.

The reader will want to go to the web pages of many of the sites to learn more about the programs available for developing entrepreneurship education opportunities for youth and adults.

We wish you great good luck in creating or improving the entrepreneurship programs in your area and hope this Resource Guide will be valuable to you as you explore the options.

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Entrepreneurship Everywhere

Meet the Appalachian Regional Commission

The Appalachian Regional Commission is a unique federal-state partnership providing social and economic support for a 13-state region stretching along the Appalachian mountains from southern New York to northern Mississippi. Established by Congress in 1965, when Appalachia was considered "a region apart" from the rest of the nation, ARC has worked to bring Appalachia's 22 million people into America's economic mainstream.

The Commission has 14 members: the governors of the 13 Appalachian states and a federal co-chairman, who is appointed by the president and confirmed by the Senate. Each governor appoints an alternate who oversees state ARC business and serves as the state-level point of contact for those seeking ARC assistance. Each year one of the governors is elected by his or her fellow Appalachian governors to serve as the Commission's states' co-chairman. The federal co-chairman has one vote, and the 13 governors share one vote, on all Commission decisions.

A basic element in the ARC partnership is local participation. To ensure this participation, ARC works closely with state-chartered multi-county planning and development agencies known as local development districts (LDDs), whose boards of directors are made up of elected officials, businesspeople, and other local leaders.

The LDDs work with local citizens to determine local needs and priorities and to prepare and implement development plans to meet those needs. They cover all 406 Appalachian counties.

A. How Projects Are Funded

ARC receives an annual appropriation from Congress for its programs. Each fall funds are allocated by formula to the 13 states.

The governor of each state develops an annual plan to carry out the objectives of the ARC program. The plan identifies specific projects for ARC funding, usually in combination with federal, state, or local funds. Each state's development plan and project package must be approved annually by the Commission. In addition, Commission staff members work closely with state alternates and program managers to review individual projects. The process is completed when the federal co-chairman reviews a project and approves it.

In 1996 the Commission adopted a new strategic plan for the Appalachian Region that sets specific goals for ARC programs and policies. ARC programs are divided into two areas: a highway program, which focuses on the construction of a 3,025-mile highway system; and a community and human development program, which seeks to create sustained local economic growth. An integral part of ARC's mission is to build partnerships and forge alliances for regional collaboration among the 406 counties that ARC serves.

ARC's five goals—and strategies to reach those goals—include:

- Goal One: *Skills and Knowledge*

ARC is reducing the school dropout rate, providing job training, increasing school readiness, training teachers and providing distance learning through new communication sites.

- Goal Two: *Physical Infrastructure*

ARC is completing the Appalachian Development Highway System, providing clean drinking water, building water and sewer systems, and developing telecommunications networks.

- Goal Three: *Community Capacity*

ARC is identifying and training emerging community leaders, encouraging citizen participation, and assisting with strategic planning and organization development.

- Goal Four: *Dynamic Local Economies*

ARC is providing technical, managerial, and marketing assistance to entrepreneurs and enterprises so they can expand and compete in the global marketplace.

- Goal Five: *Health Care*

ARC is expanding access to health care through telemedicine, increasing health manpower resources, and developing alliances to promote rural health-care systems.

Entrepreneurship Initiative

In 1997 the Commission has launched a 3-year, $15 million regional initiative to build entrepreneurial economies in Appalachia. ARC views entrepreneurship as a critical element in the establishment of self-sustaining communities that create jobs, build local wealth, and contribute broadly to economic and community development. While the region has several outstanding examples of entrepreneurial organizations, and possesses many entrepreneurial assets, including the self-reliance of its people, it also faces many challenges.

These shortcomings stem from the region's longstanding dependence on extractive industries and branch plant manufacturing, and the presence of many absentee landlords who have siphoned off value from the region. Furthermore, the culture of entrepreneurship is neither broad nor deep throughout the region, and evidence suggests that there are many gaps in the infrastructure for supporting entrepreneurship, ranging from technical assistance to development finance. Appalachia needs to cultivate resourceful entrepreneurs who not only create value by recognizing and meeting new market opportunities, but who increase the value-added within the region.

After a year-long development process involving region-specific research, local focus groups and consultations with regional and national experts, the ARC adopted a strategy designed to strengthen key factors that play a central role in stimulating and sustaining entrepreneurship. ARC's entrepreneurship initiative is focused on providing support for these five key elements of an entrepreneurial economy: access to capital and financial assistance; technical and managerial assistance; technology transfer; entrepreneurial education and training; and entrepreneurial networks. In each of these areas, ARC has convened advisory committees comprised of regional practitioners and state partners to identify innovative programming and bring additional resources and expertise into the region.

Through this Entrepreneurship Initiative, the Commission has so far approved over 80 projects providing a total of almost $ 9M of support for a range of activities. Funded projects include: support for youth entrepreneurial education projects like the REAL Enterprise program; capitalization of micro-business lending programs and support for state-wide technical assistance intermediaries; targeted support for specific strategic industries like wood products, value added food processing, and ceramics manufacture; and

support for business incubators.

ARC believes educational and training institutions have a key role to play in stimulating entrepreneurship through the introduction of entrepreneurial content into the curriculum of primary and secondary school courses. At the secondary education level, non-profit organizations, as well as business and trade groups, can help start and assist in developing such programs through cooperation with schools and by providing alternative educational venues, including mentoring programs. In addition, conducting hands-on activities that expose students to entrepreneurial environments permit them to explore the tasks and challenges of enterprise development. Post-secondary educational institutions also play an important role as both two and four-year colleges and universities can offer more advanced educational and training courses to provide managerial and technical assistance and information to entrepreneurs and those who wish to start businesses.

B. Applying for a Grant

ARC awards grants to state and local agencies as well as to local governing boards and nonprofit organizations. Grants are not made to individuals or private corporations.

Because the states originate most ARC grants, potential applicants should contact their state's ARC program manager. Applicants should also contact their local development districts for guidance on a project's eligibility for funding and for assistance in preparing a grant application.

ARC State Program Managers

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The Consortium for Entrepreneurship Education

The members of the Entrepreneurship Consortium

are champions for *ENTREPRENEURSHIP EDUCATION* at all levels of education and across all disciplines in America and the world.

Leadership of the group has been provided by the International Enterprise Academy at The Ohio State University since 1982. Annual membership is offered to state departments of education in the United States or nations outside the US as the primary membership group. This active membership varies by year based on Consortium priorities and budget constraints. The work of the consortium saves them duplication of effort and provides resources for teachers in their states.

ASSOCIATE MEMBERSHIPS OPEN TO ALL

Associate membership is available to any other entrepreneurship advocate or educator and brings the same benefits of sharing input and output in meeting the needs of members in support of all types of entrepreneurship development. This includes local schools or school districts, universities or community colleges, business organizations, and non-profit organizations interested in developing entrepreneurship education.

Benefits to members

All types of members participate in the annual conference, The Annual Entrepreneurship Education Forum, held each year in different locations in the United States. This is a chance to meet other educators and learn about their strategies for delivering programs and meeting the challenges of the educational systems.

Each year we offer members multiple copies of our newsletter to share with others, and various types of materials that they can share in their region. The members decide each year what types of materials are needed.

Want to join us????

Call us at 1-614-486-6538, or fax us at 1-419-791-8922.

E-Mail Application.....List of Members.....Vision

Click here for the conference brochure with more details on the Annual Entrepreneurship Education FORUM sponsored by the Consortium

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Entrepreneurship Everywhere

National Entrepreneurship Training Programs/Organizations

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Business Professionals of America (BPA)

Randy Sims, Executive Director
5454 Cleveland Avenue
Columbus, OH 43231-4021
614-895-7277
Fax: (614) 895-1165
Web site: http://www.bpa.org

Focus: Business education in high schools

Geographic Area: National

Age Level: Youth in business education programs

Abstract: Business Professionals of America is a national student organization for students enrolled in business, office, and technology education programs at the middle school, secondary school, and post-secondary-school levels.

Business Professionals of America has a history as a student organization that contributes to the preparation of a world-class workforce through the advancement of leadership, citizenship, academic, and technological skills for students at the secondary and the post-secondary levels. Through co-curricular programs and services, members of Business Professionals of America compete in demonstrations of their business technology skills, develop their professional and leadership skills, network with one another and with professionals across the nation, and get involved in the betterment of their community through good works projects.

One of the vocational student organizations, it comprises state associations and local chapters in middle schools and secondary and post-secondary institutions for individuals pursuing careers in business and office occupations. The organization provides the opportunity for both the development of leadership and career-related competencies and personal and professional growth.

BPA holds contests at the local, regional, and national levels, one of which is on entrepreneurship. The student develops an organizational structure and operating plan to initiate a small business. The operating plan is reviewed by a panel of judges who then hear a presentation from the student.

Some of the National Leadership Conference Competitive Events are:

- Administrative Assistant
- Administrative Specialist
- Financial Assistant
- Financial Specialist
- Entrepreneur
- Financial Analyst Team
- Small Business Management Team
- Banking Concepts
- Legal Concepts
- International Business

Communities in Schools (CIS)
Youth Entrepreneurial Project

Cordell Richardson, Director of New Initiatives
277 South Washington St., Suite 210
Alexandria, VA 22314
1-800-CIS-4KIDS
703-519-8999, ext. 2593
Fax: 703-519-7213
Email: cis@cisnet.org
Web site: www.cisnet.org

Focus: Improving the schools

Geographic Area: National

Abstract: The aim of Communities in Schools, Inc., (CIS) (formerly known as Cities in Schools) is to keep youths in school through connecting schools and communities. Local CIS programs are independent, nonprofit, community, city, or county-wide public/private-partnership organizations. Local projects are the individual sites that compose a local CIS program. Because CIS encourages local empowerment, CIS programs differ from city to city, community to community, and site to site, although core aspects are constant throughout the network.

Communities in Schools achieves its objectives by supporting a nationwide, independent network of more than 141 local and 17 state CIS offices. CIS operations currently serve 1,100 schools across the country. When affiliate programs are added in, the network reaches 1,700 schools. CIS provides training and technical assistance, a national identity, national, regional, state and local partnerships, and rigorous standards for emerging CIS efforts. In 1998, Communities in Schools programs reached more than 500,000 young people and their families.

- Kids need to know that they're cared about, safe and secure, and expected to succeed. They also need skills and technology that will lead to a lifetime of learning and reward.
- The Communities in Schools network believes that every child needs and deserves:

  A one-on-one relationship with a caring adult
  A safe place to learn and grow
  A healthy start and a healthy future
  A marketable skill to use upon graduation
  A chance to give back to peers and community

Each CIS operation surrounds young people with a community of tutors, mentors, health care providers, and career counselors—caring adults who can help them help themselves.

Some 18 sites offer youth entrepreneurship or youth enterprise as part of their programming. Each one of the sites has been given start-up dollars from national CIS. Each entrepreneurial site operates differently. For example, in one site entrepreneurship is curriculum-based and being offered in schools. At another site, youth enterprises are developed as a group. A few sites offer start-up funds to individual youths for their business.

DECA, Inc.

Edward L. Davis, Executive Director
DECA, Inc.
1908 Association Drive
Reston, VA 20191
703-860-5000; 703-860-4013 (fax)
Email: ed_davis@deca.org
Web site: http://www.deca.org

Focus: Marketing, management, and entrepreneurship education

Geographic Area: National

Products and Services: Support services for state and local programs

Age Level: High school and postsecondary students and their instructors

Abstract: DECA, a national association of marketing education students, provides teachers and members with educational and leadership development activities to merge with the education classroom instructional program. DECA is not extracurricular; it is an integral part of the classroom instructional program. DECA, a national association of marketing education students, provides teachers and members with educational and leadership development activities to merge with the education classroom instructional program

DECA chapters attract students who are interested in preparing for entrepreneurial, marketing, or management careers. DECA has 180,000 student members. It uses on-the-job experience, chapter projects, and a program of competency-based competitive events in specific marketing occupational areas, including entrepreneurship. Each year more than 60,000 students participate in the competitions on the local, state, and national levels. Business plans are presented both orally and written and are judged.

While DECA membership consists primarily of students in marketing programs, membership extends also to alumni and to professionals in marketing education and in marketing teacher education. Their Web page is designed to inform their members and encourage new membership.

DECA leads the vocational student associations in developing competitive events for entrepreneurship education at state and national levels. DECA reaches high school students through the work of 6,000 high school teachers in 4000 schools in all states of the United States. DECA has initiated four competitive events in response to the high priority given to entrepreneurship training by various governmental agencies and by business leaders from the private sector. High school students participate in these and many other marketing-related events at local, state, and national levels. DECA competition is designed to show the expertise students have gained in the marketing education classrooms in high schools across the country.

The Entrepreneurship Written Event: Students develop a business plan based on a self-analysis, an analysis of the business situation, a description of the way the business will

operate, and detailed plans for financing the business through the first three years of operation. At the contest the students meet with a business person who judges the business plan and the student's ability to answer questions and request a loan. This event is sponsored by the Education Foundation of the National Federation of Independent Business (NFIB).

The Entrepreneurship Participating Event: The student will prepare in advance a nine-page prospectus on a business idea in preparation to presenting the business idea to a business person/judge. They will role-play, asking the "judge" for financing for the business. Winners will demonstrate mastery of essential competencies as they apply to the analysis of a business opportunity. Student awards are sponsored by the NFIB.

The International Marketing Event: A team of up to three persons investigates and develops a business plan to either import or export a product and/or service with a country of the students' choice. The student team prepares its proposal (30 pages maximum) in advance and presents the idea to a business person/judge. The winning team best describes its proposed business venture and requests funding for the project.

The Learn and Earn Project: A project for the whole chapter to conduct a sales/service activity using business expertise. Students demonstrate planning, organization, implementation, and evaluation of a real business activity conducted by the chapter. Results are presented in written form for the judges to evaluate their business skills.

For additional information contact Priscilla McCalla, National DECA, Reston, VA. 703-860-5000.

Economics America

Executive Director
National Council on Economic Education
1140 Avenue of the Americas
New York, NY 10036
212-730-7007

Geographic Area: National

Abstract: The National Council on Economic Education developed Economics America. Each year, through a network of state councils and university-based centers, Economics America trains approximately 120,000 teachers.

These teachers, in turn, teach basic economics to over 7 million students. Economics America outlines a core curriculum as well as recommended materials. The curriculum is designed to accommodate variations in school organization. Economics America also offers a series of nationally-normed tests of economic understanding and a developing array of instruments to assess student performance.

Choices & Changes is an economic education program designed to help young people play a productive role in the economy. Choices & Changes demonstrates the critical link between education and future productivity in society through innovative lessons and fun-filled activities that teach key economic understandings.

The four units of the program span primary through junior high school levels. Each unit provides a cognitive test and an attitudinal survey. Primary level students discover what being a worker means by interviewing workers from the community. These interviews teach them about goods and services and what skills, knowledge, and capital resources workers need.

Students apply what they have learned in activities such as making learning puzzles (producing goods) and teaching what they have learned to other students (performing services). In the process, students begin to understand what it means to set a goal, make a plan to reach it, and follow through on the plan.

A nationwide, comprehensive program for economic education in America's schools that:

- develops national and state content standards in economics.
- assists in development of national, state, and local standards-based curricula.
- publishes classroom-tested materials.
- provides university/college-based professional development for teachers.
- conducts evaluation, assessment, and research.

The network is composed of:

- The National Council on Economic Education
- State Councils on Economic Education
- University/College-Based Centers for Economic Education

EDGE/KidsWay

Ed Douglas, President
Stephen P. Morris, Chairman
Contact: Misty Elliott
KidsWay, Inc.
5589 Peachtree Road
Chamblee, GA 30341
1-888-KIDSWAY (543-7929)
Email: mistyelliott@kidsway.com
Web site: www.kidsway.com

Focus: Preparing youths for real-world success through entrepreneurship and business education

Geographic Area: U.S., Canada, and the Caribbean—with future international expansion

Products and Services: Videoconference teacher training, EDGE University "certified entrepreneurship instructor" training, annual Entrepreneurship Educator's Conference, in-school and after-school youth programs, summer youth entrepreneurship programs, youth entrepreneurship curriculum, a comprehensive business education resource catalog, Only in America youth conferences, bimonthly *Young Entrepreneur* magazine, and leadership skills training for teachers

Age Level: Youths ages 8–18 and adults

Key Partners: Schools, youth agencies, Glencoe/McGraw-Hill, Sylvan Learning Centers, Bureau for At-Risk Youth, MainXchange.com, Caliber Learning Network, BPA, DECA, FBLA, ACTE, NBEA, 4-H, FHA, STW, STC, Teen Leadership, Office Depot, Enterprise Ambassador USA, Bank of America

Abstract: In March 1998, EDGE and KidsWay merged to become the leading provider of entrepreneurship and business education for teachers and youth. The new company, known as KidsWay, Inc., offers a one-stop solution for entrepreneurship, leadership, investing, banking, and general business education. The company specializes in teacher training, youth programs, curricula, and resources for educators. Headquartered in Atlanta, Georgia, its

several thousand current customers primarily come from schools, youth agencies, and corporations looking to start new youth programs, enhance existing ones, or infuse entrepreneurship into mainstream curriculum. The company is best known for its use of hands-on activities and business games that both stimulate the learning process as well as anchor important real-world lessons. Additionally, both EDGE and KidsWay have led the industry with innovative products and programs designed to enhance and accelerate entrepreneurship education. A current list follows.

- **Three-Hour Videoconference Workshops**—Beginning December 14, 1999, we will broadcast quarterly entrepreneurship teacher training events in over 40 cities. Be one of 2,000 educators to participate in these high-tech quarterly workshops with national experts! Get ready-to-use lesson plans/activities.

- **Annual Entrepreneurship Educator's Conference**—May 18–20, 2000 in Orlando, FL. Participants are eligible to compete for $100,000 in grants for matching funds. Plus, enjoy over 25 special speakers, multiple breakout sessions, and numerous educational exhibits.

- **EDGE University "Certified Entrepreneurship Instructor" Teacher Training**—These three-day trainings are held nationwide to prepare teachers and youth leaders to launch their own customized entrepreneurship training programs. Participants learn over 50 lessons, games, and activities.

- **One-Day "Only in America" Youth Conferences**—Successful entrepreneurs and business leaders share winning strategies for success with high school students. Developed by Pam Masters and Dave Thomas, founder of Wendy's International—now expanding nationally via KidsWay, this program is available for your city, too.

- ***Young Entrepreneur* Magazine with Leader's Guide**—Filled with stories of young entrepreneurs and tips for youths and educators. Individual and classroom subscriptions available.

- **Turn-Key Youth Entrepreneurship Programs**—Ready-to-teach programs with materials/supplies.

- **KidsWay's Entrepreneurship & Business Education Catalog**—Over 120 resources, including *Smart Start to Business*, *Jump Start to Business*, and *Growing a Business* curriculum guides.

EDTEC, Inc.

Aaron Bocage, President
Stella Horton, Director of Training
EDTEC, Inc.
313 Market Street
Camden, NJ 08102
Email: abocage@edtecinc.com
Web site: www.edtecinc.com

Abstract: EDTEC, Inc., has a highly respected national reputation as a quality provider of innovative programs in entrepreneurship, management consulting, training, education, economic development, and information technologies. EDTEC specializes in using technology and innovative development methods to help organizations reach full potential. In the process, we focus on involving people most often excluded from economic development.

The New Youth Entrepreneur (NYE) is EDTEC's highly acclaimed complete entrepreneurship curriculum that takes students from spotting business opportunities to creating their own business plan. NYE was developed by EDTEC in conjunction with the Ewing Marion Kauffman Foundation. The curriculum is designed for the transition years from middle school to high school and is available in English and Spanish. Over 12,000 sets have been sold in over 40 states and 10 countries.

The NYE curriculum covers:

- Module 1: Entrepreneur? Who, Me? YESS! You
- Module 2: Opportunities—They Are All Around You
- Module 3: Business Ideas for All Communities
- Module 4: How to Sell Your Idea—The "What's in It for Me?" Factor
- Module 5: Money to Get Started
- Module 6: Where to Do Business
- Module 7: Types of Business Ownership
- Module 8: Where to Get Help
- Module 9: Records and Books—Did You Make Any Money?
- Module 10: The Rules of the Game
- Module 11: How to Mind Your Own Business
- Module 12: You Can Make It Happen—YESS You: The Business Plan

EDTEC also offers the following products and services related to youth entrepreneurship:

New Youth Entrepreneur Instructor's Guide: Developed in conjunction with the Ewing Marion Kauffman Foundation, this 239-page companion guide to the New Youth Entrepreneur curriculum provides information on implementing the curriculum, module overview, supplemental learning activities, and handouts.

Making Money the Old-Fashioned Way: Chronicles the entrepreneunal accomplishments of blacks in America, citing examples of successful ventures launched years before slavery came to an end.

Training for Trainers: EDTEC provides customized training for instructors. For details and pricing call 800-963-9361.

Family, Career, and Community Leaders of America (FCCLA)

Alan T. Rains, Jr., Executive Director
Family, Career and Community Leaders of America
National Headquarters
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Reston, VA 20191-1584
800-636-8646
703-476-4900
Email: natlhdqtrs@fcclainc.org

Abstract: Family, Career and Community Leaders of America (FCCLA)—formerly Future Homemakers of America—is a dynamic and effective national student organization that helps young men and women become leaders and address important personal, family, work, and societal issues through family and consumer sciences education. The organization has nearly 220,000 members and 8,000 advisers from all 50 states, plus the District of Columbia, Puerto Rico, and the Virgin Islands.

Career Connection: A National Program that Helps Students Link Learning to Life.

- Demonstrates how family and consumer sciences education and FCCLA prepare students for careers.
- Focuses on the relationships among careers, families, and communities.
- Provides an ongoing process students can use to explore and prepare for career success now and in the future
- Pulls together students' career-related experiences through fun, hands-on projects.

FCCLA National Programs cover a great variety of areas related to family, career, and community including:

Community Service Award: Students develop a project that uses family and consumer sciences skills to address a community need.

Financial Fitness: Students develop projects to educate their peers in money management areas.

Power of One: Students develop individual self-improvement projects.

STAR Events (Students Taking Action with Recognition): Students participate in competitive events that build proficiency and achievement in leadership and job-related skills. Events include:

- Applied Technology
- Chapter Service Project
- **Entrepreneurship**
- Focus on Children
- Food Service
- Skills for Life
- Others

Entrepreneurship is one of the career connections that is applied to many of the career areas developed in this nationwide program.

Fund for Social Entrepreneurs

Executive Director
Youth Service America (YSA)
1101 15th Street, Suite 200
Washington, DC 29095-5992
202-296-2992
Fax: 292-296-4030
Web site: http://www.servenet.org

Focus: Selected young entrepreneurs receive support

Geographic Area: National

Products and Services: Youths receive start-up funds, professional management and leadership development, technical assistance, and mentoring

Age Level: Youths

Abstract: Youth Service America (YSA) launched the Fund for Social Entrepreneurs to invest in visionary young leaders who have bold, effective, and innovative ideas for national and community service ventures. It combines the risk-taking spirit that American

entrepreneurs used to build our country with the commitment, idealism, and spirit of today's emerging young leaders. From a national applicant pool, the fund chooses five to seven entrepreneurs to become members of a class of YSA social entrepreneurs for a three-year period. Each year, YSA conducts a national search for the most innovative new youth service organizations. The Fund for Social Entrepreneurs provides young entrepreneurs tailored support to meet their needs head-on and strategic infusions of assistance at critical stages of organizational and professional development.

Following the application and selection process, classes of 5 to 7 entrepreneurs receive start-up funds, professional management and leadership development, technical assistance, and mentoring for a three-year period to ensure the success of their youth service start-up, nonprofit venture. Social entrepreneurs also receive two-year living and program seed grants, computer assistance, and conference attendance reimbursement in the first two years.

The fund took on its first class of social entrepreneurs in April 1995, a second class of social entrepreneurs in May 1996, and a third class in June 1997.

YSA has a tradition of assisting up-and-coming organizations in the national and community service field. We have served as a fiscal agent for City Year, an incubator for the Youth Volunteer Corps of America, and a mentor for the Urban Service Project in San Francisco. We also have a rich tradition of leadership training and programming through our New Generation Training Program, Youth Action Council, and National Service Seminar. We have learned that successful entrepreneurial ventures depend upon a combination of idealism and business savvy, as well as a support network in the development phase and beyond. The Fund for Social Entrepreneurs was created to provide just that. We expect the tradition of independent, entrepreneurial leaders that launched the service movement will become even stronger.

Illinois Institute for Entrepreneurship Education
Educating Educators for Entrepreneurship in the 21st Century

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Zira J. Smith
Illinois Institute for Entrepreneurship Education
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Abstract: The Illinois Institute for Entrepreneurship Education (IIEE) provides college-level entrepreneurship education courses to K–14 teachers and to the staff of nonprofit organizations. The mission of the Illinois Institute for Entrepreneurship Education is to spread the message and potential of entrepreneurship to citizens of Illinois, primarily through providing two college-credit teacher-education courses to practicing classroom teachers and agency staff.

IIEE is funded by the Illinois legislature and private foundations to impart knowledge of, information about, and assist in development of skills for entrepreneurship, to serve the citizens of Illinois. All K–14 teachers are invited to participate in two college courses taught by staff of IIEE, earning six credit hours at no charge to the teachers.

The institute works with schools and other organizations to develop proposals and programs that further its mission to foster self-sufficiency and economic development for residents of Illinois.

Students in all levels of education in the United States are entitled to learn how to create work for themselves if they do not get hired into traditional employment. Unfortunately, school systems continue to foster the notion that "someone else" will be accommodating enough to take the all risks to create a job for their students to work in to support their families and their needs.

Independent Means, Inc. (IMI)

Joline Godfrey, CEO
Independent Means
126 Powers Ave.
Santa Barbara, CA 91506
800-350-1816
Web site: www.independentmeans.com

Focus: IMI offers programs, information, products, and services for the financial novice, with a special focus on Y-Generation girls ages 13 to 18.

Geographic Area: International

Products and Services: IMI is a "one-stop shop" with a comprehensive array of multimedia products, programs, and services covering entrepreneurship, personal finance and investment, and philanthropy that entertain and educate.

Age Level: 13–18; adults who work with girls (educators, mentors, parents, etc.)

Key Partners: Certified as a National School-to-Work provider, IMI also partners with girl-serving organizations, a coalition of independent girls' schools, public schools, corporate partners, and Internet providers.

Abstract: IMI participants acquire knowledge, power, and voice to earn, save, spend, invest, and give their own money wisely and efficiently, enabling them to achieve financial independence—key to eventually controlling their own futures. IMI offers content in the following areas:

- Entrepreneurship
- Personal finance/Investment
- Philanthropy
- Tools for independence (first car, first bank loan, first home, etc.)

In addition we offer training and materials for adults focusing on:

- Parenting Strategies
- Mentoring
- Teaching and Training

Independent Means offers:

- www.independentmeans.com
- An Income of Her Own Conferences: one-day workshops that introduce teen women to their own economic power
- Camp $tart-Up, a residential program for high school women that offers entrepreneurship activities and training
- The National Business Plan Competition, an annual national competition for high school women
- Club Invest, a residential program that introduces participants to personal investing

fundamentals
- Workshops for educators and parents
- Products and materials for women of high school age, parents, and educators

Junior Achievement

John Driscoll
Junior Achievement, National Headquarters
One Education Way
Colorado Springs, CO 80906
719-540-6248
719-540-6175 (fax)
Web site: http://www.ja.org

Focus: Business management skills

Geographic Area: National and international

Products and Services: Materials and support services

Age Level: youth

Abstract: Junior Achievement is a 75-year-old volunteer-based group that educates young people from elementary school through high school about business and economics. It is the oldest and largest nonprofit business and economic education organization in the world. Approximately two million students participate in Junior Achievement programs. All programs are taught by volunteers from the business community. Junior Achievement is the world's largest and fastest-growing nonprofit economic education organization.

Their purpose is to educate young people to value free enterprise, understand business and economics, and be workforce ready. Junior Achievement reaches more than 2.6 million U.S. students each year in cities, suburbs, and rural areas. Junior Achievement programs give young people practical, engaging, and informative lessons that educate them about business and economics and help prepare them for fulfilling professional careers.

Programs complement the class curricula and are easily integrated into the lesson plans of each grade level. Programs include Elementary Schools, Middle Schools, High Schools, Exchange City, JA B.A.S.E., and Groundhog Job Shadow Day.

The Junior Achievement Elementary School Program includes seven grade-specific curricula for students in kindergarten through sixth grade. The Junior Achievement Elementary School Programs include:

- **Ourselves:** A basic introduction to personal economic issues.
- **Our Families:** An overview of families and their economic responsibilities.
- **Our Community:** A study of the responsibilities of, and opportunities available to, community members.
- **Our City:** An examination of career opportunities and the interdependence of businesses in a city.
- **Our Region:** A study of state and regional economics, businesses, and resources.
- **Our Nation:** An analysis of business operations in the free enterprise system.
- **Our World:** An examination of international trade.

The middle school programs build on Junior Achievement's Elementary School Program and include:

- **Personal Economics:** A program that helps students assess their personal skills and interests, explore career options, learn job-hunting skills, and discover the value of an education. Students also learn about budgets, personal and family financial management, and the use and abuse of credit.

- **Enterprise in Action:** These lessons teach students the principal characteristics of the American economic system and the role of business in this system. Students learn the steps of organizing a business and producing and marketing a product. They also study the social responsibilities of business and the role of government in the U.S. economy.

- **The International Marketplace:** This program helps students appreciate how they are connected through trade to people and cultures throughout the world. The program illustrates how resources of selected countries affect their cultures, governments, and economic systems.

- **The Economics of Staying in School:** With a series of powerful lessons, at-risk students are introduced to the benefits of education through activities including a board game, household budgeting, and role playing. The program will take a look at career opportunities and the skills required for each type of job.

The Junior Achievement High School Program includes:

- **Economics:** A one-semester course for the 10th-, 11th-, and 12th-grade students. It is taught by an economics teacher in partnership with a business consultant who visits a class ten or more times during the school semester. This program meets the guidelines of those states and school districts across the nation that require a course in economics for high school graduation.

- **Company Program:** Students learn about the role of business and operate their own company as part of a school-based organization, club, or classroom enterprise or as an after-school activity. During a semester or over 15 weeks, they sell stock to raise capital, elect officers, buy materials, market a product or service, pay a dividend to stockholders, and liquidate their company.

- **Success Now:** This program takes students through an assessment of personal and academic skills. Students explore the relationship between their current personal and academic accomplishments and future employment and academic goals.

- **Globe:** Through an international enterprise, students learn the basics of foreign trade, set up and operate a company, work with students from other nations, and begin to appreciate the diversity of business cultures worldwide.

Kids and the Power of Work (KAPOW)

Director
KAPOW
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New York, NY 10036
212-840-1801
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Email: NCLCKAPOW@aol.com

Abstract: KAPOW seeks to inspire and educate elementary school children about work and working through partnerships among businesses, communities, and schools.

Kids and the Power of Work (KAPOW), a program of the National Child Labor Committee, is a national network of business and elementary school partnerships that introduces students to career awareness through professionally developed lessons taught by business volunteers in the classroom. In addition, students make one visit to the workplace to participate in hands-on activities. KAPOW lays a foundation for young students, introducing them to work-related concepts and experiences that can be continually reinforced throughout the formative years.

Founded in 1991 by Grand Metropolitan and the National Child Labor Committee, KAPOW is now operating in 30 communities, serving a diverse population of 25,000 students across the country.

The curriculum has eight lessons, each of which features a work-related concept. The lessons are interactive, educational, hands-on, and FUN! This curriculum has been developed by professional writers, with teachers and program volunteers as consultants. You can be assured that the material is age-appropriate as well as educationally sound and up-to-date.

Career awareness can be built into every aspect of students' lives—home, school, hobbies, and community activities. The Bibliography and Cross-curriculum Connections in each lesson give suggestions for connecting career themes to other subject areas and for expanding career awareness. Between lessons and the volunteer's visits to the classroom, teachers can reinforce the KAPOW work themes.

According to a recent Brandeis University two-year evaluation study, KAPOW is:

- "a replicable national model that can serve as the elementary-school-level component for communities developing K–12 school-to-career activities"
- ". . . helping elementary school students learn about various kinds of work, value what they do in school, and correlate the application of classroom skills to life on the job"

Minority Business Development Agency (MBDA)

The Minority Business Development Agency (MBDA)
United States Department of Commerce
14th St. & Constitution Ave., NW
Room 5055
Washington, DC 20230
Secretary of Commerce William Daley
202-482-4883
Email: WDaley@doc.gov
Office of Public Affairs
Email: opaosec@doc.gov
Web site: www.mbda.gov

Abstract: The Minority Business Development Agency (MBDA) of the United States Department of Commerce is the only federal agency specifically created to encourage the creation, growth, and expansion of minority-owned businesses in the United States. The agency was established in 1969 by executive order, and its role was expanded in 1971. MBDA was originally called the Office of Minority Business Enterprise. The name was changed in 1979 to the Minority Business Development Agency.

MBDA's headquarters is in Washington, D.C., where all activities are planned, developed, coordinated, and evaluated. There are five regional offices (Atlanta, Chicago, Dallas, New York, and San Francisco) and four district offices (Miami, Boston, Philadelphia, and Los

Angeles) where staff members oversee assistance services in multi-state regions.

Assistance is provided to socially or economically disadvantaged individuals who own or wish to start a business. Such persons include: Asian Pacific Americans, Asian Indians, Black Americans, Eskimos/Aleuts, Hasidic Jews, Native Americans, Spanish-speaking Americans, and Puerto Ricans. MBDA provides funding for Minority Business Development Centers (MBDCs), Native American Business Development Centers (NABDCs), Business Resource Centers (BRCs) and Minority Business Opportunity Committees (MBOCs) located throughout the nation. The centers offer a wide range of business services to minority entrepreneurs. The MBDCs, NABDCs, BRCs, and MBOCs are centers operated by private firms, state, and local government agencies, and Native American tribes and educational institutions. The centers provide minority entrepreneurs with one-on-one assistance in writing business plans, marketing, management & technical assistance, and financial planning to assure adequate financing for business ventures. The centers are staffed by business specialists who have the knowledge and practical experience needed to run successful and profitable businesses.

The MBDA network offers assistance in identifying sources of financing and in the preparation of financial and bonding proposals. The agency and its network, however, have no authority to make grants, loans, or loan guarantees to any individual or organization wishing to purchase, start, or expand a business.

Business referral services are provided free of charge. However, the network generally charges nominal fees for specific management and technical assistance services. The centers are located in areas with the largest concentration of minority populations and the largest number of minority businesses. Minority Enterprise Development Week is an annual celebration each October to honor the contributions of America's minority entrepreneurs and those individuals and organizations who actively support minority business development.

National Association for the Advancement of Colored People (NAACP) Reginald F. Lewis Youth Entrepreneurial Institute

Zenith N. Houston
National Coordinator
National Association for the Advancement of Colored People (NAACP)
Reginald F. Lewis Youth Entrepreneurial Institute
4805 Mt. Hope Drive
Baltimore, Maryland 21215
410-602-2490
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Email: zhouston@naacpnet.org
Web site: www.naacp.org

Focus: Teaching entrepreneurship to high school students ages 14 to 18; leadership development; mentoring; and alumni services

Geographic Area: National

Age Level: High-school-age youths, 14 to 18 years old

Key Partners: Reginald F. Lewis Foundation and National Foundation for Teaching Entrepreneurship

Abstract: Since 1994, the Youth Entrepreneurial Institute (YEI) has been a component of the NAACP Community Development Resource Centers, preparing youth for economic success by teaching them the basic business fundamentals of starting a business venture.

The NAACP Reginald F. Lewis Youth Entrepreneurial Institute is designed to provide youths with an opportunity to learn how to develop a business plan into a successful business venture. The overall goal of the program is to inspire African American young people to view entrepreneurship as an option for success and to teach them the skills required to become successful business owners.

The YEI focuses on empowering youths through an entrepreneurial curriculum that fosters pride, self-esteem, a sense of achievement, and leadership. Participants learn real-world business skills, team building, financial management, verbal communication skills, and business etiquette. As the YEI prepares young people to become entrepreneurs, the program also prepares them for traditional career opportunities in other areas. When young people go through the process of starting a business, they actually become superior candidates for employment. YEI participants develop initiative, perseverance, creativity, and teamwork—traits that corporations are searching for.

Through the Youth Entrepreneurial Institute, participants have an opportunity to develop their entrepreneurial talents through several program components.

- The Saturday Business Institutes provides additional business development resources, leadership training, and professional and personal development.
- The Mentoring Program pairs students with mentors in a one-on-one relationship over a prolonged period of time to provide consistent support and guidance, and help YEI students develop their entrepreneurial talents.
- The YEI Entrepreneurship & Leadership Development Spring Retreat provides an opportunity for YEI participants to establish an internal network of support and peer-to-peer empowerment for entrepreneurial success.
- The Summer Business Internship Program allows students to gain additional exposure and professional experience in a business environment. The Alumni Association tracks the success of YEI participants and provides an opportunity for participants to communicate yearly through the quarterly newsletter that highlights their accomplishments in academics and entrepreneurship.

The NAACP Reginald F. Lewis Youth Entrepreneurial Institute is conducted through the NAACP Community Development Resource Centers located in the following cities: Austin, Texas; Atlanta, Georgia; Baltimore, Maryland; Columbia, South Carolina; Charlotte, North Carolina; Fort Lauderdale, Florida; Gary, Indiana; and Richmond, Virginia.

National Education Center for Women, Seton Hill College
Opportunities for Women In Business

Jayne Huston
National Education Center for Women
Seton Hill College
Box 389 F Seton Hill Drive
Greensburg, PA 15801
724-830-4608
724-834-7131

Focus: Exposing young people to entrepreneurship as a viable career option through an intensive summer exploration activity

Geographic Area: National recruitment for Camp Entrepreneur, Pennsylvania for Summer Entrepreneurship Adventure

Products and Services: Entrepreneurship summer camp host site opportunities

Age Level: Middle school and high school students

Key Partners: Women business owners, school district personnel, Small Business Development Centers

Abstract: This program will feature the award-winning ***Camp Entrepreneur*** that Jeanna-Mar Simmons manages as assistant director of youth programming for Seton Hill College's National Education Center for Women in Business. This program has been exported to sites across the country, including the University of North Florida, Jacksonville, FL; College of St. Mary, Omaha, NE; Youngstown State College, Youngstown, OH; and DePaul University, Chicago, IL.

Under Simmons's direction, Camp Entrepreneur has been featured in a variety of national media, including *CBS Saturday Morning*; *Court-TV*'s youth talk-show forum, "Your Turn;" American Airline's trade publication, *American Way*; and *Seventeen* and *Entrepreneur* magazines.

Simmons is the assistant director of youth programming for Seton Hill College's National Education Center for Women. Simmons wrote a proposal for $500,000 to incorporate service learning (community service) and student leadership development into the curriculum of high schools in southwestern Pennsylvania.

In addition to Camp Entrepreneur, she is responsible for the development and implementation of a year-round youth entrepreneurship curriculum currently being modeled in two Westmoreland County school districts, as well as the coordination of an Appalachian Regional Commission–funded co-educational "Summer Entrepreneurship Adventure" residential camp.

National FFA Organization

Director
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Indianapolis, IN 46268-0960
317-802-6060
Fax: 317-802-6061
Email: webmaster@ffa.org
Web site: http://www.ffa.org

Abstract: FFA is a school-based part of agricultural education programs in public schools and is federally chartered by Congress through the U.S. Department of Education. The FFA's 450,752 members and 7,503 chapters represent all 50 states, as well as Puerto Rico, the Virgin Islands, Guam, and Rota. FFA is a diverse organization, operating in rural, urban, and suburban schools. Students aged 12#150;21 enrolled in agricultural education programs are eligible for membership.

Chapters are organized in schools with agricultural education programs. There are 7,241 FFA chapters across the country. Members are junior high, high school, and post-secondary students, ages 12–21. Ninety percent of the 449,814 members are in grades nine through 12. Student officers work closely with their advisors to conduct business at the chapter, state, and national levels. Advisors are agricultural education teachers in public high schools. There are more than 11,000 FFA chapter advisors.

Like other student service organizations, FFA holds competitions. The FFA's National Agri-Entrepreneur Award Program recognizes students' business plans. Entrepreneurial education in FFA is provided in partnership with the Center for Entrepreneurial Leadership

at the Kauffman Foundation.

National Foundation for Teaching Entrepreneurship (NFTE)

Steve Mariotti, Founder and President
The National Foundation for Teaching Entrepreneurship (NFTE)
120 Wall Street, 29th Floor
New York, NY 10005
212-232-3333
Fax: 212-232-2244
Email: stevem@nfte.com
Web site: www.nfte.com

Focus: Teaching entrepreneurship to low-income youth, training teachers, developing curriculum, and providing alumni services

Geographic Area: National

Products and Services: Teacher training certification courses, online curriculum, textbooks, BizBags, workbooks, videos, teacher resource guides

Age Level: School-age youths (elementary through high school with emphasis on 12-to-18-year-olds)

Key Partners: Babson College, Georgetown University, NAACP, U.S. Mint, Microsoft

Abstract: The National Foundation for Teaching Entrepreneurship (NFTE), founded in 1987 and based in New York City, teaches low-income young people the basics of starting and operating their own businesses by creating curriculum, training teachers, and providing alumni services. Since its inception, NFTE has reached over 26,000 youths and trained and certified over 1,100 teachers in 40 states and eight countries through our "NFTE University" teacher training program, in partnership with Babson College in Massachusetts and Georgetown University in Washington, D.C.

NFTE was founded as a dropout prevention and academic performance improvement program for students who were at risk of failing or quitting school. NFTE's intention was, and still remains, to teach and directly impact students' basic academic and life skills through a hands-on entrepreneurship and business ownership curriculum.

NFTE's intensive "mini-MBA"–style programs not only train participants in the basics of starting and operating small businesses, but also teach math, reading, and writing, and develop critical thinking and workplace readiness as well as teamwork, planning, organization, communication, and decision-making skills. By mastering these essential academic and life skills, young people of all backgrounds are able to learn how to become successful entrepreneurs and economically self-sufficient.

NFTE operates year-round programs in: Boston; Chicago; New York City; New Haven, CT; Pittsburgh; Sacramento, CA; San Francisco; Washington, D.C.; Fairchester (Fairfield County, CT, and Westchester County, NY); and Wichita, KS. NFTE also runs summer BizCamps in multiple cities throughout the country and internationally has licensed programs in Argentina and Belgium.

NxLeveL Training Network

Bob Horn, Director
Cameron Wold, Community Development Specialist

NxLeveL Training Network
University of Colorado at Denver
Campus Box 128; P.O. Box 173364
Denver, CO 80217-3364
303-556-6654
Fax: 303-556-6651
Email: cwold@carbon.cudenver.edu
Web site: www.nxlevel.org

Focus: Entrepreneurial training programs for start-ups, existing entrepreneurs, alternative agriculturists, microentrepreneurs, and youths.

Purpose: To provide local training organizations with quality, affordable curricula, and a network environment to share best practices, successes, etc.

Geographic Area: Nationwide

Age Level: Adults and youth (14–18)

Key Partners: The NxLeveL Training Network, housed at the University of Colorado at Denver, is a group of organizations engaged in entrepreneurial training, including Small Business Development Centers, chambers of commerce, business incubators, councils and associations of government, private industry councils, planning districts, community development corporations, Native American groups, USDA agencies, SBA-funded training organizations, Community Development Financial Institutions and loan funds, and others. The purpose of the network is to develop the best training curriculums possible and to share best practices among network partners, including effective operational, funding, and management strategies.

Abstract: The NxLeveL Training Network is a clearinghouse for many diverse groups involved in various aspects of assisting businesses and promoting community and economic development. The goal of the network is to share ideas and promote the efficient use of community resources though the building of effective community networks, while providing cost-effective training materials and helping develop training teams.

NxLeveL Curriculum

All NxLeveL curricula are developed and ultimately refined using input from both instructors and participants. By building its curricula from the "ground up," the network has been able to create effective, practical, and participant-based entrepreneurial materials.

Programs: NxLeveL offers five programs:

- NxLeveL for Entrepreneurs
- NxLeveL for Business Start-Ups
- "Tilling the Soil of Opportunity" NxLeveL for Agricultural Entrepreneurs
- "Get the Buzz on Biz!" NxLeveL Youth Enterprise Academy
- "Exploring the World of Self-Employment" NxLeveL for Micro-Entrepreneurs

All NxLeveL programs revolve around the participant. Graduates of the NxLeveL training leave with not only the benefit of sound business training, but also a written planning document—a comprehensive business plan—for their future business endeavors.

All NxLeveL curricula center around three important teaching tools.

Participant Materials—text, workbook, and resource guide leading to a written business plan.

Instructor's Manual—session-by-session teaching guides, complete overheads, and other classroom and instructional aids.

Program Manager's Manual—a complete guide to developing, marketing, and operating the NxLeveL entrepreneurial programs.

Additionally, NxLeveL offers instructor certification and program manager training

Where Is NxLeveL Offered?

NxLeveL is offered in communities throughout the country. Call 1-800-873-9378 or visit the Web site http://www.nxlevel.org to find:

- State contacts
- Program descriptions
- Instructor resources
- Program manager resources
- Sample business plans

Other NxLeveL Resources:

Establishing a Shared-Use Commercial Kitchen

NxLeveL is pleased to announce a new resource for community and government leaders, incubator managers, and those interested in kitchen incubators. NxLeveL has created a complete "how-to" manual for any group or individual contemplating starting a community resource of this type. *Establishing a Shared-Use Commercial Kitchen* has chapters on planning, budgeting, design and equipment, operations, business and legal considerations, HACCP, and the marketing of specialty foods. Additionally, the manual contains sample forms, policies and procedures, marketing plan resources, case studies, and copies of feasibility work performed on a rural and an urban kitchen, as well as a gourmet/specialty foods market primer. These are all important concepts to understand for anyone considering a multi-tenant commercial kitchen incubator.

Community Tourism Training Programs:

- Community Leadership Development Training Guide
- Community Tourism Action Guide
- Multi-Cultural Tourism Development Workbooks
- Rural Community Tourism Development
- Hospitality Training

REAL Enterprises, Inc.

Cullen Gurganus, President
115 Market Street, Suite 320
Durham, NC 27701
919-688-7325
Fax: 919-682-7621
Email: info@realenterprises.org
Web site: www.realenterprises.org

Focus: Experiential entrepreneurship education in schools (K–16) and community organizations

Geographic Area: 400+ schools and community organizations in 30 states nationwide, with 65 active elementary/middle school, high school, and post-secondary programs in the Appalachian Region. Predominantly rural, but a growing number of urban sites. Thirteen state-level or regional member REAL organizations provide support to local programs; six are in the ARC region (Alabama, Georgia, North Carolina, Pennsylvania, Virginia, and West Virginia).Others: Maine, Michigan (Upper Peninsula), Oklahoma, Texas, South Dakota/Nebraska, Vermont, Washington.

Products and Services: comprehensive professional development program for instructors (institutes, in-service seminars, site visits); experiential, activity-based entrepreneurship curricula with integrated technology and student workbooks for high school/post-secondary ("REAL entrepreneurship") and elementary/middle schools ("Mini/Middle REAL"); materials and support for establishing successful local and statewide programs; evaluation and documentation of student demographics, learning outcomes, and business development results; School-Based Enterprise module/training.

Age Level: children (Grades K–8), youths (Grades 9–12), and adults of all ages

Key Partners: At the local level: entrepreneurs, small-business assistance providers, and community development advocates through a Community Support Team created by each local program. Organizational partners: Foxfire, PACERS, School at the Center, the Consortium for Entrepreneurship Education, National Coalition for Empowering Youth Entrepreneurs.

Abstract: Founded in the early 1980s, REAL Enterprises' mission is to help individuals, schools, communities, and rural America grow through hands-on entrepreneurship education. REAL is committed to preparing youths and adults to be active, self-sufficient, and productive citizens and effective contributors to community and economic development by: creating and sustaining a national network of dynamic entrepreneurship educators supported by effective member organizations, providing high-quality hands-on entrepreneurship curriculum and training for K–16 educators, advocating for experiential education and entrepreneurship, and documenting REAL's effectiveness for students and teachers.

REAL serves and supports schools and teachers through nonprofit national and member organizations throughout the United States, six of which serve states in the ARC region.

How it works:

At the high school/post-secondary level, REAL guides students through the process of creating small businesses of their own design. The process includes:

- *self-assessment to determine students' potential and existing marketable strengths,*
- *community analysis to identify needs and trends in the local economy,*
- *researching/writing a comprehensive business plan for a student's chosen enterprise, and*
- *start-up support for participants who choose to open and operate enterprises.*

A Community Support Team of entrepreneurs and others from the local community assists each local program. REAL has been successfully integrated into existing post-secondary-degree/certificate programs and has demonstrated its ability to create successful businesses.

In elementary and middle schools, Mini/Middle REAL helps students explore entrepreneurship in the context of a fully functioning in-school community (with a "Merchant's Mall," government, revenue, and court system), understand the economic implications of career and lifestyle choices, and apply entrepreneurial practices to

school-based enterprises and community needs.

Students in Free Enterprise (SIFE)

Jerad P. Boyd, Director
Marketing, University Relations
Students in Free Enterprise
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417-831-7734
Email: jpboyd@sife.org
Web site: www.sife.org

Focus: *Technical/Community Colleges and Four-Year Colleges/Universities*

Geographic Area: *National*

Products and Services: *Programs and competition*

Age Level: *College students*

Abstract: *Students in Free Enterprise is a nonprofit, collegiate organization. Students form a team on their campus with the guidance of a faculty advisor and then teach the values of business, free enterprise, leadership, self-esteem, ethics, and more. The students then take their projects, once a year, to a regional competition, where they present before a panel of CEOs, executives, and local area business owners. If the team is selected as a regional champion, team members then have the privilege of traveling to Kansas City for the International Exposition, where they present again, this time before a panel of judges made up of CEOs and executives from many of America's leading companies.*

If SIFE brings any one organizational truth to light, it is that strong leadership is an indispensable key to success and growth. SIFE's competitions cast a spotlight on many young men and women who will undoubtedly shape the future of our country and whose SIFE projects teach free enterprise in order to better individuals, communities, and countries.

SIFE' s purpose is accomplished through the SIFE Team's outreach projects, in which students and faculty involve the community in the free enterprise system, providing the students with an opportunity to teach what they have learned in the classroom. By accepting the responsibility of teaching others about free enterprise, the students gain a deeper knowledge of how the free enterprise system works. This unique experience provides the SIFE students with better communication, team-building, and management skills, and enhanced creativity, to help them become the leaders of the future.

The vision of SIFE is to help people achieve their dreams through free enterprise education, and it is that vision that has inspired more than 400 companies across America to stand behind the Students in Free Enterprise organization. The values, work ethic, and teamwork taught through SIFE have also inspired corporate leaders such as Leonard Roberts, president/CEO of Tandy Corporation and president of RadioShack, to say, "We have set a long-term goal at RadioShack to fill all of our new management positions with SIFE graduates. This is evidence of our belief that the leadership learned through SIFE is the kind of leadership we want our executives to experience."

Wisconsin Institute of Entrepreneurship

Victoria Van Asten, President

The Institute for Entrepreneurship
111 West College Avenue
Appleton, WI 54911
920-993-9800
Fax: 920-993-9803
Email: institute@theEplace.org
Web site: www.theEplace.org

Focus: Youth E-training and programs

Geographic Area: Midwest United States and beyond

Products and Services: Conferences, Direct E-training to youth, Retail franchise for young Es, graduate university classes

Age Level: Ages 5 to 18, plus teachers

Key Partners: Coleman Foundation, Kauffman Foundation, Marquette University, Viterbo College, University of Wisconsin at Whitewater.

Abstract: Learn about action-based entrepreneurship programs in schools that generate cash for students and communities.

Keepers Holiday Gift Shops: Explore this unique turn-key entrepreneurship concept for your region! Keepers Holiday Gift Shops are temporary stores run by students. Teachers and students, along with community volunteers and local business partners, open actual stores in downtown locations. Keepers stores are usually run by at-risk junior/senior high school students, but can be incorporated into any class. Students do everything from writing business plans and obtaining bank loans for inventory, to dressing windows, marketing, and assisting little customers in their shopping. Math, English, writing, public speaking, etc., along with business and real-world survival skills, become relevant learning opportunities in this program. The bottom line: These young entrepreneurs also earn a significant profit from their ventures.

Three-Credit Graduate Degree Course "Entrepreneurship in the Classroom": In response to the continuing and increasing demand for teaching resources and education in youth entrepreneurship, the course "Entrepreneurship in the Classroom" is offered to educators in various Wisconsin communities on an on-going basis. Teachers completing this graduate course develop viable businesses and curriculum integration plans. Teachers are provided instruction on how to set up and run successful enterprises, and are encouraged to do so along with their students. The class includes information on starting a small business, tailoring entrepreneurial projects to address students' needs, and building education, business, and community partnerships.

Entreprep: The Institute has been awarded a grant from the Kauffman Foundation since 1996 for the purpose of conducting an entrepreneurship leadership program. The Summer Institute is the program's primary curricular component. Exemplary high school students from Chicago and Milwaukee's inner cities participate. The students spend an intense week during the summer learning about business and entrepreneurship in preparation for a 150-hour mentored work experience. The mentored experience is structured to provide the students with firsthand knowledge of the operation of a small business. In addition to mentorships, the institute provides training sessions throughout the school year. Business site tows, resource speakers, and meeting venues provide a significant educational component.

Teacher Classes and Urban Youth-Run Business: Through a 1998 Community-Based Economic Development grant award, the institute formally educated 37 teachers from the

targeted Metcalfe Park neighborhood in Milwaukee in the skills necessary to instill innovation, motivation, creativity, and self-reliance into young entrepreneurs. This has had the multiplier effect of impacting approximately 1,850 students in its first year. Twenty-five microbusinesses and school-based businesses were started as the result of this initiative in Milwaukee. This teacher-training component, offered for three graduate credits from Viterbo College, was the first part of the 1998 proposal. The second part, in which 20 to 30 neighborhood youths were offered direct training and start-up assistance for their businesses, took place through weekend and evening classes. With institute staff, contracted trainers, local entrepreneurs, and resource speakers, this program will be offered to additional inner-city Milwaukee educators during 1999–2000.

Youth Credit Union Programs: A New Branch of Community Development

Dr. Sandra Taylor-Griffin, Deputy Director
National Federation of Community Development Credit Unions, Inc.
120 Wall Street, 10th Floor
New York, NY 10005
212-809-1850, extension 213

Abstract: Effective youth development is a vital aspect of effective community and economic development. Working through the framework of community development credit unions (CDCUs)—nonprofit, community-run, yet extensively regulated and supervised financial institutions—youths are given the opportunity to serve as publicists, recruiters of new members, tellers, bookkeepers, board members, and community activists.

Youth strategies are a logical extension of CDCU's adult-focused mission to address low-income communities' lack of economic resources, education, experience with financial matters, and economic and political power. This workshop will detail the purpose and characteristics of these successful programs and demonstrate the impact they have made on the youths involved.

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Entrepreneurship Everywhere

Policy/Advocacy/Information Organizations

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Aspen Institute

Karen Doyle
The Aspen Institute
One Dupont Circle, NW, Suite 700
Washington, DC 20036
202-736-5807
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Web site: http://www.aspeninstitute.org

Abstract: The Aspen Institute is an international nonprofit educational institution dedicated to enhancing the quality of leadership through informed dialogue. It convenes men and women who represent diverse viewpoints and backgrounds from business, labor, government, the professions, the arts, and the nonprofit sector to relate timeless ideas and values to the foremost challenges facing societies, organizations, and individuals. The purpose of their Web page is to share these discussions.

Association for Enterprise Opportunity

Bill Edwards, Executive Director
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Arlington, VA 22209
703-841-7760
Fax: 703-841-7748
Email: Zmaeo@aol.com
Web site: www.microenterpriseworks.org

Focus: Microenterprise Development

Geographic Area: National

Products and Services: Services to members include training and technical assistance, policy and advocacy, and communications, as well as opportunities for networking and peer exchange. AEO holds one annual national conference, publishes a bimonthly newsletter, and maintains a comprehensive Web site.

Age Level: Adults

Key Partners: National, state, and local programs and organizations (both public and private sector) involved in microenterprise development; advocates; corporations/foundations.

Abstract: The Association for Enterprise Opportunity (AEO) is the national association of organizations committed to microenterprise development. Founded in 1991, AEO provides its members with a forum, information, and a voice to promote enterprise opportunity for people and communities with limited access to economic resources. AEO also represents the U.S. microenterprise agenda in the international community.

AEO operates with the following goals: to provide public policy advocacy, increase the awareness of the microenterprise strategy, and work to remove the barriers that impede low-income individuals from becoming self-employed; to provide training to members in the areas of credit/access to credit, training and technical assistance, access to market, and economic literacy and asset development; to provide opportunities for peer exchange so that members can learn from each other; to develop materials for the industry; and to work to expand the private and public sector funding base for programs.

Membership in AEO is open to practitioners, individuals, advocates, public agencies, funders, and others who share in AEO's mission. Its members currently include a broad range of microenterprise programs as well as a multitude of other organizations including financial institutions, community economic development organizations, small business development centers, housing organizations, social service organizations, community action agencies, and others. Membership in AEO offers the following:

- Reduced registration fee at AEO's annual conference, the premiere microenterprise development training conference in the country.
- Subscription to the *AEO Exchange*, the national publication that provides members with timely policy updates, current trends, calendar of events, job postings, and other critical news in the field of microenterprise.
- Opportunity to actively shape the U.S. microenterprise policy agenda, and design of funding and capacity building initiatives, through active involvement in program committees.
- Opportunity to increase the effectiveness of your microenterprise efforts by networking with colleagues across the country and participating in regular working groups.
- A voice in determining AEO's services and institutional direction by exercising member voting privileges at the annual membership meeting.
- One complimentary copy of the *Directory of U.S. Microenterprise Programs* published in collaboration with the Self-Employment Learning Project.
- Copy of AEO's membership directory.

Center For Entrepreneurial Leadership, Inc. Clearinghouse for Entrepreneurship Education (CELCEE)

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University of California at Los Angeles
Los Angeles, CA 90095-1521
Email: celcee@ucla.edu
Web site: www.celcee.edu

Focus: Information on entrepreneurship at all levels of education

Geographic Area: National

Products and Services: Abstracts of information on entrepreneurship

Age Level: All levels

Key Partners: Kauffman Center for Entrepreneurial Leadership

Abstract: This database contains abstracts of materials on entrepreneurship education at all levels, and a collection of links to the Web pages of organizations dealing with entrepreneurship and entrepreneurship education. An ERIC adjunct, we are the Kauffman Center for Entrepreneurial Leadership Clearinghouse on Entrepreneurship Education. Our abstracts direct people to sources of entrepreneurial materials.

The Coleman Foundation, Inc.

Michael Hennessy, President & CEO
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Chicago, IL 60661-2515
312-902-7120
Fax: 312-902-7124
Email: coleman@colemanfoundation.org
Web site: http://www.colemanfoundation.org

Focus: Entrepreneurship education; cancer research; and care, treatment, housing, and education for the handicapped, as well as a selected range of other educational programs.

Geographic Area: Primarily Midwest. Selected programs have been developed on a national level, but they have been targeted at specific entrepreneurship education activities.

Age Level: Programs have ranged from inner-city elementary-age students to adults.

Key Partners: Community-based nonprofit organizations, national/state/local organizations, and educational systems involved in entrepreneurship education and training.

Abstract: Established in 1951 by the owners of Fannie May Candies, the Coleman Foundation proceeds from the liberating spirit of the entrepreneurial business ventures that created the wealth that has been placed into the Coleman Foundation trust. The directors further developed the foundation's role and expanded its vision to incorporate the funding of cancer research—a reality that touched the lives of the founders of the foundation. In the early 1980s, the directors furthered the original mission through selected programs that advocate self-employment through entrepreneurship awareness and education. Since 1981 the foundation has committed approximately $24 million to advance the concept of self-sufficiency through self-employment.

In 1994 the Coleman Foundation established a five-year Entrepreneurship Awareness and Education Grant (EAEG) program initiative. The objective of the initial EAEG program was to provide seed funding to create new or expand existing programs that promoted the awareness of self-employment through entrepreneurship education. Initially, the board of directors committed $1,250,000 over five years to be awarded to 50 educational institutions. Because of the high quality of proposals submitted, the foundation granted more than $3,200,000 to 132 educational institutions in the United States.

Due to the success of the initial five-year program and the ongoing progression of entrepreneurship education, the foundation changed the focus of this Entrepreneurship Awareness and Education Grant initiative. As entrepreneurship programs gain prominence and expand in collegiate schools of business, it is essential to increase awareness outside business schools. Commonly, non-business disciplines, such as medicine, law, and engineering, lead to business ownership opportunities. Thus, the intent of this initiative is to target those disciplines that might otherwise not be exposed to entrepreneurship education.

The program also expands to include elementary and high school programs that introduce youth to the concept of self-employment as a viable career option. Priority will be given to practical programs that have developed community and/or institutional partnerships and can demonstrate both financial and programmatic sustainability. Proposals focusing on general business education, free enterprise, or economics do not qualify.

The Coleman Foundation's Entrepreneurship Awareness and Education Grant is a one-time award available to any university, college, community college, high school, or community-based organization establishing an entrepreneurship program, course, or community outreach program focusing on self-employment and/or business ownership.

The Coleman Foundation, Inc.

Entrepreneurship Awareness and Education Grant Program

Request for Proposals

The Coleman Foundation will award a one-time grant of up to $25,000 to any university, college, community college or community-based nonprofit organization to establish or significantly expand an entrepreneurship initiative that focuses on any of the following areas:

- Entrepreneurship course(s), program(s) or a minor targeting non-business majors in a collegiate setting
- Cross-curriculum entrepreneurship education in disciplines such as medicine, law, architecture, engineering, psychology, or veterinary science
- Entrepreneurship training or certificate program targeting non-degree seeking students that are owners of an active existing business
- Entrepreneurship course(s) or program(s) targeting performing, non-performing, or other art-related studies
- Entrepreneurship outreach program(s) targeting high school, elementary, or alternative school students

A one-time grant of up to $15,000 for any high school or community-based nonprofit organization to establish or significantly expand an entrepreneurship initiative that focuses on one of the following areas:

- Center- or school-based businesses run by students, such as businesses in catering or Web design, or a school store or bazaar
- Youth entrepreneurship training in year-long curriculum, after-school, or summer program(s)
- Venture pool or loan fund for student-owned and operated businesses

The Coleman Foundation defines entrepreneurship as "self-employment through business ownership, which has significant elements of risk, control, and reward." The foundation's objective is to facilitate the implementation of entrepreneurship education initiatives by covering direct costs associated with new or significantly expanded programs. The intent is to target populations that might otherwise not be exposed to entrepreneurship education. Priority will be given to practical programs that have developed community and/or institutional partnerships and can demonstrate both financial and programmatic sustainability. Proposals focusing on general business education, free enterprise, or economics do not qualify.

The Coleman Foundation has allocated up to $1,000,000 for this year's Entrepreneurship Awareness and Education Grant program. Proposals will be evaluated on a first-come, first-serve basis and will be awarded and announced quarterly.

Please note: Only nonprofit educational institutions and organizations holding a current Internal Revenue Code 501(c)(3) are eligible to apply.

Application Procedure: For a foundation overview, or for a listing of other funded entrepreneurship programs, please refer to our Web site: www.colemanfoundation.org

For application guidelines or additional information, please contact:

The Coleman Foundation, Inc.
575 W. Madison Street, Suite 4605
Chicago, IL 60661
312-902-7120
Fax: 312.902.7124
Email: coleman@colemanfoundation.org

Consortium for Entrepreneurship Education

Cathy Ashmore, Executive Director
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Columbus, OH 43212
614-486-6538
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Email: AshmoreC@aol.com
Web site: http://www.entre-ed.org

Focus: Advocacy of entrepreneurship education as a lifelong learning process in the United States.

Geographic Area: National membership

Products and Services: Sharing of resources between members, newsletter, Web page for teachers, national conference, and advocacy activities.

Age Level: Adults who are educational leaders

Key Partners: State departments of education, and national/state/local organizations and agencies involved in entrepreneurship education and training.

Abstract: Leadership of the group has been provided by the International Enterprise Academy at the Ohio State University since 1982. Annual membership is offered to state departments of education in the United States or nations outside the United States as the primary membership group. This active membership varies by year based on consortium priorities and budget constraints. The work of the consortium saves them duplication of effort and provides resources for teachers in their states.

Associate membership is available to any other entrepreneurship advocate or educator and brings the same benefits of sharing input and output in meeting the needs of members in support of all types of entrepreneurship development. This includes local schools or school districts, universities or community colleges, business organizations, and nonprofit organizations interested in developing entrepreneurship education.

Benefits to members:

- All types of members participate in the annual conference—the Annual Entrepreneurship Education Forum—held each year in different locations in the United States. This is a chance to meet other educators and learn about their strategies

for delivering programs and meeting the challenges of the educational systems.

- Each year we offer members multiple copies of our newsletter and various types of materials that they can share in their region. Members decide each year what types of materials are needed.

- The purpose of the consortium's Web page is to provide information and resources "for teachers, instructors, program developers, and others who help students of all ages find their own entrepreneurial opportunities." Choices include articles about entrepreneurship education, links to other organizations, conference and workshop information, resource materials, model programs, learning activities, transparency masters, case studies, curriculum, and information about the consortium.

We welcome new members interested in sharing ideas and supporting entrepreneurship education throughout the nation and the world.

Corporation for Enterprise Development (CFED)

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Web site: http://www.cfed.org

Focus: Asset building and economic opportunity strategies in low-income and distressed communities

Geographic Area: National

Products and Services: Policy design, analysis, and advocacy. Demonstration and project management. Consulting, training, and technical assistance. Research and publications.

Age Level: All

Key Partners: Foundations, community-based organizations, nonprofit policy and service organizations, federal, financial institutions, state and local governmental agencies.

Abstract: CFED currently organizes its activities into five main clusters:

- **Individual Assets**—leveraged savings accounts that enable low-income people to accumulate assets through home ownership, business start-up, and education. Programs include a 13-site individual development account (IDA) demonstration, an IDA learning network, a VISTA local capacity-building project, a financial literacy program, and advocacy for tax incentives and provisions for children's savings accounts.

- **Development Finance**—mechanisms for improving local capital markets to improve the flow of capital to low-income and distressed communities. Programs include *Counting on Local Capital*, a survey and analysis of the use and effectiveness of revolving loan funds (RLFs) across the country, and initiatives to expand financial resources, strengthen portfolio performance, and enhance economic impact of RLF industry.

- **Enterprise Development**—policies and practices that encourage entrepreneurship

through microenterprise, youth enterprise, and small business development. Programs include policy initiatives that remove barriers to microenterprise development, investments in the creation of state microenterprise networks, and support for the introduction of industry-wide performance standards in youth entrepreneurship.

- **Economic Development**—policies and practices that support quality, impact, and accountability in economic development. Programs include a clearinghouse to monitor the use and abuse of business incentives, enhanced federal requirements for strategic planning for economic development, a review of the impact on local development of international trade and investment agreements, and the production of the annual *Development Report Card for the States*.

- **Sustainable Development**—approaches to development that combine economic, community, and environmental perspectives for long-term sustainability. Programs include community-based strategic planning, creation of a common assets framework to enable communities to be stewards of natural resources, promotion of the Sky Trust Initiative to derive public benefits from measures to control atmospheric pollution.

Edward Lowe Foundation

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Focus: Providing resources and information to emerging-growth entrepreneurs through the Web, publishing, conferences, and events.

Geographic Area: National

Products and Services: monthly newsletter, custom publishing products, extensive Web-based resources, conferences, and events

Age Level: Emerging-growth entrepreneurs (defined as those with companies achieving revenue between $500,000 and $10 million and experiencing significant growth)

Key Partners: National, state, and local organizations providing programs and services to emerging-growth entrepreneurs

Abstract: The Edward Lowe Foundation is a not-for-profit organization dedicated to championing the entrepreneurial spirit by providing information, research, and educational experiences that support emerging-growth entrepreneurs and the free enterprise system.

Web Services:

The foundation provides services and peer-learning opportunities for entrepreneurs and organizations that serve this audience. Within the foundation's Web site, www.lowe.org, visitors find a wealth of resources and information pertinent for entrepreneurs at all stages of business. In addition to providing this Web site, we also work directly with organizations serving emerging-growth entrepreneurs by providing them with content that can be delivered via the Web.

Publishing Services:

Opened in April, the foundation's publishing arm plans to produce materials in a variety of media, including print and electronic, to serve entrepreneurs. The *Edward Lowe Report* will debut this fall. This is a monthly newsletter that strives to help the entrepreneur continue the growth of their business by providing useful and timely information, knowledge, and wisdom gleamed from those who have helped to pave the path to success—other entrepreneurs— through real-life experiences and lessons learned.

The publishing division also creates materials in association with related organizations that support entrepreneurs at the national, regional, and local levels.

Ernst & Young, Entrepreneur of the Year

Nancy Clark
Entrepreneur of the Year Program
Ernst & Young
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1-800-755 AWARD
Web site: www.ey.com/entrepreneur

Abstract: The Entrepreneur of the Year awards program, founded and produced by Ernst & Young LLP, and nationally sponsored by USA Today, CNN, the Nasdaq-Amex Market Group, and the Kauffman Center for Entrepreneurial Leadership, honors entrepreneurs whose ingenuity, hard work, and perseverance have created and sustained successful, growing business ventures. It began in 1986 in Milwaukee, Wisconsin.

The success of the Entrepreneur of the Year Program has lead to its expansion in the United States and internationally. Domestically, the program has grown from one award area in 1986 to 47 in 1999. International programs are hosted in Canada, France, Belgium, Germany, Spain, Italy, the Netherlands, Ireland, South Africa, Austria, Japan, Sweden, Switzerland, India, Brazil, Ireland, New Zealand, the United Kingdom, Bahamas, Barbados, and Trinidad. It is our goal to be in 30 countries by the year 2002.

The number and quality of nominees has grown from 1,100 in 1987 to almost 4,200 in 1999.

A nominee must be an owner/manager primarily responsible for the recent performance of a privately held company that is at least two years old. Founders of public companies are eligible, provided the founder is still active in top management. Anyone who has made an outstanding contribution to the entrepreneurial spirit through business or academic sectors, or anyone who has helped an entrepreneur become successful, is also eligible. Check your local office of Ernst & Young to determine the deadline date in April for nominations.

Independent judging panels from each award area select seven to ten Entrepreneur of the Year award recipients in several categories, including:

Emerging
Real Estate
Technology/Communication
Young
Service
Software & Information Services
Master

Retail
Internet Products & Services
Supporter
Construction
Health Care/Life Sciences
Manufacturing
Consumer Products
Wholesale/Distribution

Following the judging process, finalists and award recipients are announced and presented with plaques and trophies at regional award banquets in June.

The award recipients become lifetime members of the Entrepreneur of the Year Hall of Fame. The hall of fame, in conjunction with the Kauffman Center for Entrepreneurial Leadership, conducts surveys of its members that are used as a basis for trend analysis, forecasting, and understanding entrepreneurs and their companies. USA Today and CNN provide extensive media coverage for the event.

National Entrepreneur of the Year award recipients are selected by an independent national judging panel in several general and industry categories, as well as the overall National Entrepreneur of the Year. All regional Entrepreneur of the Year winners are eligible for the national honor. National finalists and award recipients in all categories will be announced at the Entrepreneur of the Year International Conference in mid-November. All of the National Entrepreneur of the Year award recipients will be featured in a special section of *USA Today*, in the annual issue of Ernst & Young's *Entrepreneur of the Year* magazine, as well as on CNN and CNNfn. Past National Entrepreneur of the Year honorees have included Michael Dell, chairman and CEO of Dell Computer (1989), Robert Levine and Craig Benson, founders of Cabletron Systems, Inc. (1990), Cecil Ursprung, president of Reflexite Corporation (1991), Jerry Ehrlich, founder and CEO of Wabash National (1992), Robert E.M. Nourse, president and CEO of the Bombay Co. (1993), Robert Basham, Tim Gannon, and Chris Sullivan of Outback Steak House (1994), Allen Breed of Breed Technologies, Inc. (1995), Henry Yuen of Gemstar International (1996), Jack and Andy Taylor of Enterprise-Rent-A-Car (1997) and Edward Iacobucci of Citrix Systems, Inc. (1998).

Supporter of Entrepreneurship

In conjunction with the Kauffman Center for Entrepreneurial Leadership in Kansas City, the Supporter of Entrepreneurship award was established to recognize outstanding leaders who have consistently contributed time, investment capital, encouragement and/or skill development to further the cause of entrepreneurship and who have demonstrated creativity and innovation in teaching or support of entrepreneurship. Supporters of Entrepreneurship have created an awareness of the benefits and challenges of entrepreneurship by directly participating in the entrepreneurial process and have emphasized a hands-on approach and methodology. A Supporter of Entrepreneurship may or may not have founded a company and may come from the corporate or academic sectors.

The Entrepreneur of the Year Award for Principle-Centered Leadership

A national award presented by the Franklin Covey Company, this award honors an individual who is known to be deeply principled in the manner in which he or she goes about achieving results in work and in life. This individual is trusted by others and is known by stakeholders, including the community, as being trustworthy. The individuals honored are known for their visionary, strategic leadership and for leaving a cultural legacy around principles, trust, and contribution. All regional award recipients are eligible for this national honor.

4H Youth Workforce Preparation Program

National 4-H Council
7100 Connecticut Avenue
Chevy Chase, MD 20815
301-961-2880
Web site: www.fourhcouncil.edu
Web site: www.areyouintoit.com

Mission: To be an uncommon youth development organization fostering innovation and shared learning for youth workers and young leaders.

Vision: To realize the transformational power of youth and adults learning together to address challenges and opportunities critical to youth in their communities.

Abstract: National 4-H Council is an uncommon youth development organization fostering innovation and shared learning for youth workers and young leaders. National 4-H Council partners with the Cooperative Extension System, communities, and other organizations to provide technical support and training, develop curriculum, create model programs, and promote positive youth development to fulfill its mission.

National 4-H Council focuses on diverse groups of youth in all geographic locales. The organization is committed to a policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, sex, religion, religious creed, ancestry or national origin, age, veteran status, sexual orientation, marital status, disability, physical or mental handicap.

More than 6.5 million youth are involved in 4-H programs annually. 4-H is part of the Cooperative Extension System, which conducts programs in 3,150 counties of the United States, the District of Columbia, and six territories as part of the Cooperative Extension System. The Cooperative Extension System is a partnership between the United States Department of Agriculture, state land-grant universities, and local county governments.

National 4-H Council also manages the National 4-H Conference Center, a full-service conference facility, and the National Supply Service, the authorized agent for items bearing the 4-H name and emblem. The 4-H name and emblem is protected under 18 U.S.C. 707.

In 1999, National 4-H Council focused on its most important role, helping to build the field of youth development. To maximize our impact on youth, the council focused on those who work with youth within the Cooperative Extension System. The organization continues to identify innovative program initiatives that are succeeding in the field, direct resources to them, and publicize these stories to take success to significance.

Institute for Educational Leadership, Inc.

Barbara Kaufmann, Senior Associate
Institute for Educational Leadership
1001 Connecticut Ave., NW, Suite 310
Washington, DC 20036
202-822-8405
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Web site: http://www.iel.org

Focus: Assisting individuals and institutions in improving lives of children and youth

Geographic Area: Nationwide

Products and Services: Publications, technical assistance, leadership programs for education professionals

Age Level: Adults involved in education and training enterprises

Key Partners: School districts, school boards, community collaborative, leaders

Abstract: The Institute for Educational Leadership, Inc. (IEL) helps institutions and individuals work together across boundaries to make better decisions and to take actions that improve the educational, social, and personal development of children and youth. IEL pursues its mission through five diverse, yet related, programs of work that stem from the organization's base in education, but reach into and across the many other policy settings which address outcomes for children and youth. IEL's programs of work are connected and guided by three cross-cutting functions:

Leadership—preparing and supporting people to lead change within and across institutions.

Policy—providing diverse stakeholders with tools, information, and multiple perspectives to create and improve policy.

Bridge Building—developing effective relationships among individuals, institutions, and sectors to meet the complex needs of children and families.

IEL's programs include:

Developing Leaders. Leadership has long been a central commitment of IEL. Focused on supporting and informing current and emerging leaders and preparing them to: work together, work effectively in multi-cultural/multi-sector environments, and work to energize and involve all stakeholders.

Strengthening School-Family-Community Connections. IEL works to enable communities to achieve the conditions essential to strong school, family, and community relationships such as: informed, involved and organized families; involved students; schools with high standards and strong curriculum and instruction; effective and connected community organizations; and neighborhood, faith-based, business, and civic organizations working in support of the schools.

Connecting & Improving the Systems that Support Children and Youth. IEL works to improve policies and programs for children and families by connecting policies and policy makers across systems, levels of government, and ideologies. Our work provides incentives to strengthen the capacity of individuals and organizations to work across the boundaries of institutions, beliefs, and values.

Governing. IEL focuses on: increasing understanding of governing issues and stimulating the will to act; providing tools, strategies, and support for communities and school systems to work together; supporting school boards to strengthen their governing and leadership practices and capacities; tracking and analyzing the impact of new community governing arrangements; and helping communities deal with new governance structures.

Improving Preparation for Work. IEL's work focuses on: researching workforce and school-to-work practices and communicating the information to institutions and individuals; helping organizations develop and use skill standards to alter curricula and instructional practices; documenting how employers work with schools and training institutions; developing indicators of "best practice" programs; and identifying legislative and operating gaps, impediments, opportunities, and incentives.

Kauffman Center for Entrepreneurial Leadership

Rhonda Holman, Vice President for K–14
Carol Allen, Training Director
Bob Strom, Dissemination Director
Kauffman Center for Entrepreneurial Leadership
4801 Rockhill Rd.
Kansas City, MO 64110
816-932-1158
Fax: 816-932-1430
Email: callen@emkf.org
Email: rstrom@emkf.org
Web site: http://www.emkf.org

Focus: Leadership in developing new programs in entrepreneurship education

Geographic Area: National

Products and Services: Teacher Training, materials development, and leadership activities

Age Level: Instructors for students K–14, and adult program leaders

Abstract: The Center for Entrepreneurial Leadership houses two institutes: the Entrepreneur Training Institute, which serves adults; and the Institute for Entrepreneurship Education, which designs and operates entrepreneurship programs for youth in elementary schools to community colleges.

The mission of the center is to accelerate entrepreneurship in America. The center was established in 1992 to train, educate and encourage entrepreneurs. Initiatives created by the center are first piloted generally in Kansas City and then gradually phased in to a wider audience.

The Kauffman Center for Entrepreneurial Leadership supports the Kauffman Foundation's emphasis on youth development and entrepreneurship based on the leadership provided by Ewing Marion Kauffman, a successful entrepreneur who built Marion Laboratories into a major diversified healthcare company.

When Kauffman created the Center for Entrepreneurial Leadership at the Kauffman Foundation in 1992, he had one outcome in mind—the development of entrepreneurs and their companies, which would lead to job creation. He understood that jobs—indeed, economic development—depended upon the ability to grow companies. He was convinced that the best way to enhance the possibilities of success for entrepreneurs was to identify and teach the skills that contribute to entrepreneurial development.

The entrepreneurs' Web page (http://www.entreworld.org) presented by the Kauffman Center for Entrepreneurial Leadership provides resources for entrepreneurs in relation to 1) Starting Your Business, 2) Growing Your Business, and 3) Supporting Entrepreneurs. They search every corner of the Web and deliver the best resources, so you can devote your attention to your business.

EntreWorld's Business Info Center can put you in touch with the information you need by making it easy to link with the best Web sites in any of five key categories: Finding People and Businesses; Making Travel Plans; Locating Top-Notch Employees; Shipping and Tracking Packages; and Finding the Best Office Equipment.

You can also reach the center for purposes of grants and program information at

www.emkf.org. They also sponsor the CELCEE database on entrepreneurship, which can be found at www.celcee.edu

National Association for the Self-Employed

Director
NASE
1023 15th St., NW, Suite 1200
Washington, DC 20005
800-232-NASE
Web site: http://www.nase.org

Focus: Services to small-business owners, scholarships to youth

Abstract: The National Association for the Self-Employed (NASE) was founded in 1981 by a group of small-business owners who recognized they could obtain lower prices for goods and services, which large businesses enjoy, simply by banding together. The NASE represents more than 320,000 members nationwide, and has grown to be the largest association of its kind, representing the smallest of small businesses.

In 1988 it started a scholarship program for its members' dependents; later it added the Future Entrepreneur of the Year Award. According to NASE, the award is the largest scholarship given by a small-business organization and the only major award supporting the philosophy of entrepreneurship rather than a specific profession.

The competition is open to legal dependents of NASE members. Winners are selected based on past academic performance and potential, school and community participation, work experience, career and educational aspirations and goals, unusual personal or family.circumstances, and a reference from a non-parent. Financial need is considered in the final screen. Recipients are selected without regard to race, creed, color, sex, religion, or national origin.

Scholarships can be used to fund full- or part-time study of any major at accredited colleges and universities, post-secondary vocational schools, or community colleges. Funds can also be applied to tuition, books, lab fees, room and board, or any other related educational expenses.

National Business Association

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Web site: www.nationalbusiness.org

Focus: Assistance to small-business owners

Geographic Area: National

Products and Services: Education and support services

Age Level: Adult Business Owners

Abstract: The National Business Association (NBA) was established in 1982 with the sole

purpose of supporting and educating small-business owners, entrepreneurs, and professionals. As a nonprofit organization, the NBA uses its group buying power to provide our members with vital support programs, cost- and time-saving products, services, and valuable small-business resource materials. The NBA represents the small-business sector in Washington, D.C., monitors legislation, and voices concerns to key government representatives.

In addition to the various support programs available to our members, the NBA also maintains close working relationships with organizations throughout the nation that assist the small-business community. Our affiliation with the U.S. Small Business Administration (SBA) in Washington, D.C., as well as regional and district offices nationwide, is instrumental to our association's success. We are highly supportive of the SBA's three major programs: the Small Business Development Centers (SBDC), the Business Information Centers (BIC), and the Service Corps of Retired Executives (SCORE) Chapters. We assist SBDC, BIC, and SCORE in various ways: publishing forms and literature, as well as cosponsoring forums and seminars to provide a means of education and training to small-business owners and entrepreneurs everywhere.

The NBA participates in numerous national and local small-business events such as the White House Conference on Small Business, SBA Small Business Week, Inventors and Innovators Expo, Young Entrepreneurs conferences, Women Owned Business conferences, and Government Contracting Seminars.

In 1994, the NBA First Step Software Series garnered favorable publicity on NBC's morning show, the *Today Show*, and consistently receives national recognition in *Newsweek* and *PC World* magazines. Our First Step Software Series, which was developed in partnership with the Small Business Administration, is now available in Windows, DOS, Macintosh, and Spanish/DOS formats.

National Business Incubation Association

Dinah Adkins, Executive Director
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Athens, OH 45701
740-593-4331
Fax: 740-593-1996
Email: dadkins@nbia.org
Web site: www.nbia.org

Focus: To provide professionals who assist entrepreneurs in developing and sustaining their enterprises with information and opportunities for networking and professional development. The association also promotes and advances the business incubation industry.

Geographic Area: The United States and countries around the world.

Products and Services: NBIA offers conferences and workshops, publications, an information-rich Web site, and a mail-order bookstore. For members, NBIA offers special services including technical assistance, a members-only Web site, two newsletters, and affinity programs offering reduced-rate access to business services and products, for both members and their client companies.

Age Level: Adults

Key Partners: NBIA actively partners with public utilities such as Tennessee Valley Authority, Pacific Gas and Electric and Pacific Bell, and with state and federal agencies, including Ohio University and the Economic Development Administration. In addition,

NBIA benefits from corporate support and involvement from companies such as PricewaterhouseCoopers, Dun and Bradstreet, Monsanto, and Microsoft.

Abstract: Business incubation is a dynamic process that fosters business enterprise development. Incubators offer budding entrepreneurs a tailored program of business and technical support services, hands-on management assistance, links to financing, shared office services, access to equipment, and flexible leases, all under one roof.

An incubation program's main goal is to produce successful graduates—businesses that are financially viable and freestanding when they leave the incubator, usually in two to three years. Business incubators do more than grow new businesses. They also represent an effective economic development tool that can create new jobs, spur commercialization of new technologies, and diversify and strengthen local economies.

According to the *Impact of Incubator Investments Study*, 1997:

- In 1996 incubators reported that their firms had, on average, created 468 jobs directly and 234 additional "spin-off" jobs in the community for a total of 702 jobs.
- The estimated public-dollar subsidy per job created was $1,109. It's not uncommon for the cost of other job-generating economic development programs to be three to six times higher.
- 87 percent of incubated companies that fulfilled program graduation requirements are still in business.
- On average, 84 percent of incubator graduate companies remain in their communities.

NBIA provides its members with tools that allow them to develop and sustain best practices in their incubation programs. Through conferences and training institutes, NBIA offers more than 50 educational sessions annually, covering topics as diverse as starting a business incubator, developing and managing a kitchen incubator, serving inexperienced entrepreneurs, commercializing technology, finding creative financing, and conducting an effective feasibility study. The NBIA bookstore carries more than 80 books.

The association's affinity programs give members and their client companies access to affordable insurance of all types, payroll services, credit card processing, and other valuable services. With nearly 1,000 members from around the world, the National Business Incubation Association is a private, not-for-profit 501(c)(3) membership organization with headquarters in Athens, Ohio.

National Coalition for Empowering Youth Entrepreneurs

Beverly Spears
National Coalition for Empowering Youth Entrepreneurs
Cooperative Extension
P.O. Box 3055
Prairie View, TX
409-857-2577
Fax: 409-857-2637
Email: NCEYE@aol.com
Web site: http://www.nceye.org

Focus: Youth entrepreneurs

Geographic Area: National

Products and Services: Annual conference

Age Level: Youth of all ages

Key Partners: Agriculture Extension

Abstract: The National Coalition for Empowering Youth Entrepreneurs is located in Baltimore, Maryland, with primary leadership from the Agriculture Extension. The National Coalition for Empowering Youth Entrepreneurs, Inc. (NCEYE) is a professional association of youth, adults, agencies, and institutions from business, education, government, and community organizations interested in advancing youth entrepreneurship education.

The coalition's mission is to integrate effective entrepreneurial education programs that allow for empowering a 21st-century generation of entrepreneurs who are socially responsive to their community, their nation, and their world. This will be accomplished by awareness, education, research, and the dissemination of information based on the best practices of effective entrepreneurial programs.

The primary purpose of the Web page is to promote the conferences held by this group, the Annual National Youth Entrepreneur Symposiums. Check the Web page for dates and locations.

The National Commission on Entrepreneurship

Patrick VonBargen, Executive Director

Ken Berlack, Communications Director

Erik R Pages, Policy Director

The National Commission on Entrepreneurship
444 North Capitol Street, Suite 399
Washington, DC 20001
202-434-8066
Fax: 202-434-8065
Email: kberlack@sso.org
Web site: http://www.ncoe.org

Focus: Supporting policy that encourages entrepreneurship in America

Geographic Area: National

Products and Services: Newsletters

Age Level: All

Key Partners: Kauffman Center for Entrepreneurial Leadership.

Abstract: The National Commission on Entrepreneurship was created to focus public policy on the role of entrepreneurship in the national economy and to articulate policies that will foster its continued growth. It is a resource for anyone interested in entrepreneurship and public policy. Made up of successful entrepreneurs, this commission will provide policy makers with practical recommendations on how they can foster entrepreneurship well into the 21st century. Its work is original research and consultation with other successful entrepreneurs nationwide.

The National Commission on Entrepreneurship was established to provide local, state, and national leaders with a roadmap of how to sustain and expand a flourishing entrepreneurial

economy. Entrepreneurship is the critical force behind innovation and new wealth creation—the key drivers of our country's economic growth. Through research, publishing, conferences, and other events, the commission will promote an agenda that helps grow a successful entrepreneurial economy into the 21st century.

At a time of unprecedented prosperity and near-worship of leading business visionaries, promotion of entrepreneurship may seem unnecessary. Yet, ironically, entrepreneurs are the most poorly represented business community in policy-making circles. Large companies maintain in-house government relations staffs. Medium-sized companies lobby extensively through their trade associations. The traditional small-business community—small businesses that intend to remain small—is one of the nation's most powerful lobbying forces.

In contrast, entrepreneurs start small businesses that they intend to grow into larger companies. Most Fortune 500 companies were started by a single entrepreneur or a small group of such visionaries. These firms are passing through a stage in business development and don't form the type of stable political constituency recognized by policy makers. Entrepreneurs avoid policy makers, and policy makers do not reach out to entrepreneurs. As a result, our nation's political leaders fail to understand the most important economic engine in American society today.

We seek to bridge this gap. We will support the cultural, educational, commercial, and institutional changes required to continue the incredible growth and positive impact of entrepreneurs and their start-up enterprises. We will educate policy makers about the key barriers constraining entrepreneurs and recommend new public policies to protect and stimulate the creation and growth of an entrepreneurial economy and culture.

Our vision is to develop a local, regional, and national environment that supports and contributes to the success of entrepreneurs—an environment where individuals are encouraged to innovate and where start-up ventures, through supportive public policies and infrastructure, continue to grow and create new wealth for the economy. We will also strive to expand the benefits of entrepreneurship to regions of the country that have been "left out" of the enormous prosperity generated by these firms in the 1980s and 1990s.

National Federation of Independent Business (NFIB)

William "Dennie" Dennis, Director of Research
Capital Gallery East, Suite 700
600 Maryland Ave., SW
Washington, DC 20024
202-554-9000
Fax: 202-484-1567
Web site: http://www.nfibonline.com

Focus: Advocacy of small business and legislation favorable to this audience

Geographic Area: National

Products and Services: Research on small business

Age Level: Adult Business Owners

Key Partners: Membership organization of small-business owners.

Abstract: The National Federation of Independent Business (NFIB) is the largest advocacy organization representing small and independent businesses in Washington, D.C,. and all 50

state capitals. A united community of 600,000 business owners, who employ more than seven million people, under one banner, NFIB is a powerful association. From high-tech manufacturers and family farmers to neighborhood retailers and service companies, our members range from sole proprietors to firms with hundreds of employees. It's no wonder NFIB was ranked the most influential business organization (and 3rd overall), in "Washington's Power 25" survey conducted by *Fortune* magazine.

Founded more than a half-century ago in 1943, NFIB was created to give small and independent business a voice in government decision making. Today, we remain true to our charter of advancing the concerns of small-business owners among state and federal legislators and regulators.

Two fundamental differences make NFIB stand out from most other associations. First, to ensure NFIB members voice their opinions—and get heard—we use balloting, not steering committees or a board of directors, to determine our policies. And we report back to our members on the progress of our state and federal programs. Second, to prevent undue influence by one member or group of members, dues are capped. Minimum dues are $100, the maximum is $1,000.

As a result, NFIB advances the consensus of the small-businesses community, rather than the narrow interests of any particular group. Once the ballots are tallied, NFIB's lobbyists carry a unified message to Congress and the state legislatures, backed by the clout of hundreds of thousands of small-business owners.

With federal legislative offices in Washington, D.C., and state legislative offices in all 50 state capitals, NFIB ensures an effective small-business voice in Congress and state legislatures. Support for NFIB's operations is provided by our administrative office in Nashville, Tennessee.

National Youth Employment Coalition

Kate O'Sullivan, Director of Program and Network Services
"Pepnet"
National Youth Employment Coalition
1836 Jefferson Place, NW
Washington, DC 20036
202-659-1064
Fax: 202-659-0399
Email: ko@nyec.org
Web site: http://www.nyec.org

Abstract: National Youth Employment Coalition (NYEC) is a non-partisan national organization dedicated to promoting polices and initiatives that help youth succeed in becoming lifelong learners, productive workers, and self-sufficient citizens.

NYEC is a network of 100 youth employment/development organizations dedicated to promoting policies and programs that help youth succeed in becoming lifelong learners, productive workers, and self-sufficient citizens. NYEC shares information about youth policies and programs among practitioners, policy makers, researchers, and advocates. NYEC's Web page provides access to information on NYEC activities, legislation, and effective practices.

SBDC National Information Clearinghouse

Valerie Johnson, Director
SBDCNET

1222 N. Main, Ste. 712
San Antonio, TX 78212
1-800-689-1912
Fax: 210-458-7840
Email: sbdcnet@utsa.edu
Web site: http://sbdcnet.utsa.edu

Focus: Information for small business development centers

Geographic Area: National

Products and Services: Information

Age Level: Adult Business Owners

Key Partners: U.S. SBA

Abstract: The SBDC National Information Clearinghouse

- facilitates the sharing and exchange of information among Small Business Development Centers, the Small Business Administration, and other business-oriented contacts.
- offers its clients rapid delivery of information in response to requests, referral to experts and to regional sources of information, training in information access techniques, access to business-related information resources, and dissemination of SBA publications.

The SBDCNET staff consists of one director, three librarians, two searchers, one administrative assistant, one library assistant, one clerk, and several student interns.

Small Business Advancement National Center

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University of Central Arkansas
Marketing Department
UCA Box 5018
Conway, AR 72035
501-450-5345
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Web site: http://www.sbaer.uca.edu

Abstract: Located on the University of Central Arkansas campus in Conway, Arkansas, the Small Business Advancement National Center (SBANC) is an organization that was founded in 1990 by Dr. Don B. Bradley III, executive director of the center and professor of marketing at UCA. Since its inception as the Small Business Institute Directors' Association National Center, it has evolved into a multi-faceted small business counseling and electronic resource information center. SBANC's purpose is to provide the following with the necessary resources to further their business and economic efforts and goals:

Small businesses,
Economic development officers,
Entrepreneurs,
Government agencies,
Educators,
Small business counselors,

Students,
International trade development officers,
Lawyers,
State and federal legislatures.

Small Business Development Centers (SBDCs)

Johnnie Albertson, Director
Small Business Development Centers
U.S. Small Business Administration
409 Third St., SW
Washington, DC 20416
Web site: http://www.sba.gov or
Web site: http://www.sbaonline.sba.gov

Abstract: The U.S. Small Business Administration (SBA) administers the Small Business Development Center Program to provide management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations.

The program is a cooperative effort of the private sector, the educational community, and federal, state, and local governments. It enhances economic development by providing small businesses with management and technical assistance.

There are now 57 small business development centers—one in every state (Texas has four), the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands—with a network of nearly 1,000 service locations. In each state there is a lead organization that sponsors the SBDC and manages the program. The lead organization coordinates program services offered to small businesses through a network of subcenters and satellite locations in each state. Subcenters are located at colleges, universities, community colleges, vocational schools, chambers of commerce, and economic development corporations.

SBDC assistance is tailored to the local community and the needs of individual clients. Each center develops services in cooperation with local SBA district offices to ensure statewide coordination with other available resources.

Each center has a director, staff members, volunteers, and part-time personnel. Qualified individuals recruited from professional and trade associations, the legal and banking community, academia, chambers of commerce, and SCORE (the Service Corps of Retired Executives) are among those who donate their services.

SBDCs also use paid consultants, consulting engineers, and testing laboratories from the private sector to help clients who need specialized expertise.

The SBA provides 50 percent or less of the operating funds for each state SBDC; one or more sponsors provide the rest. These matching fund contributions are provided by state legislatures, private sector foundations and grants, state and local chambers of commerce, state-chartered economic development corporations, public and private universities, vocational and technical schools, community colleges, etc. Increasingly, sponsors' contributions exceed the minimum 50 percent matching share.

The SBDC Program is designed to deliver up-to-date counseling, training, and technical assistance in all aspects of small-business management. SBDC services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering and technical problems, and feasibility studies. Special SBDC programs and economic development activities include international trade assistance, technical assistance,

procurement assistance, venture capital formation, and rural development.

The SBDCs also make special efforts to reach minority members of socially and economically disadvantaged groups, veterans, women, and the disabled. Assistance is provided to both current or potential small-business owners. They also provide assistance to small businesses applying for Small Business Innovation and Research grants from federal agencies.

Assistance from an SBDC is available to anyone interested in beginning a small business for the first time or improving or expanding an existing small business, who cannot afford the services of a private consultant.

In addition to the SBDC Program, the SBA has a variety of other programs and services available. They include training and educational programs, advisory services, publications, financial programs, and contract assistance. The agency also offers specialized programs for women business owners, minorities, veterans, international trade, and rural development. The SBA has offices located throughout the country. For the one nearest you, consult the telephone directory under "U.S. Government," or call the Small Business Answer Desk at 1-800-8-ASK-SBA (fax is 202-205-7064). For the hearing impaired, the TDD number is 202-205-7333.

SBDCs in ARC Service Region States:

University of Alabama, Birmingham, AL (205) 934-7260
University of Georgia, Athens, GA (706) 542-6762
University of Kentucky, Lexington, KY (606) 257-7668
University of Maryland, College Park, MD (301) 405-2147
University of Mississippi, University, MS (601) 232-5001
State University of New York, Albany, NY (518) 443-5398
University of North Carolina, Raleigh, NC (919) 571-4154
Dept. of Development, Columbus, OH (614) 466-2711
University of Pennsylvania, Philadelphia, PA (215) 898-1219
University of South Carolina, Columbia, SC (803) 777-4907
University of Memphis, Memphis, TN (901) 678-2500
Dept. of Economic Development, Richmond, VA (804) 371-8258
Governor's Office of Community and Industrial Development, Charleston, WV (304) 558-2960

SME Forum/Foro Pyme

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Focus: Exchange of information on business in Latin America

Geographic area: U.S. and Latin America

Key partners: Latin American Network Information Center

Abstract: The SME Forum is an interactive site for the exchange of information on the small- and medium-enterprise sector in Latin America. The Multilateral Investment Fund

(MIF) and the Integration and Regional Programs Department (INT) of the Inter-American Development bank have launched the SME Forum as part of the Regional Management Training Project.

The SME Forum was designed and developed by the Latin American Network Information Center (LANIC) at the University of Texas at Austin, the Internet's premiere gateway for research information on Latin America.

The Regional Management Training Project serves to expand the supply of management training available for the SME sector in Latin America. Under this initiative, the following six institutions have been selected to execute demonstration projects that will design and market training products, methods, and materials for SME management training. Information on these institutions is available on our Projects page.

- Instituto de Altos Estudios Empresariales—Argentina
- Universidad Empresarial Siglo 21—Argentina
- Fundação Dom Cabral—Brazil
- Universidad Icesi—Colombia
- Instituto de Desarrollo Empresarial Anáhuac, Universidad Anáhuac—Mexico
- Universidad ORT—Uruguay

The SME Forum is designed to disseminate up-to-date information on the demonstration projects as well as two workshops to be conducted as part of the Regional Management.

In addition, the SME Forum seeks to facilitate the exchange of information on SME management training in Latin America, stimulate discussion of issues relevant to the SME sector, and provide resources of value to the SME community internationally. We encourage the participation of individuals and organizations with an interest in the development of the SME sector, particularly in Latin America and the Caribbean. For related resources visit the IDB's Small and Medium Enterprise site.

Our Gopher server, launched in 1992, was the first such information service for Latin America on the Internet, as was our Web site, which has been in continuous service since 1994. For five years, LANIC has served as the official registration authority for Latin American studies at the World Wide Web Consortium's (WC3) Virtual Library, a precursor to Yahoo! as the Web's first large-scale subject catalog.

U.S. Association for Small Business and Entrepreneurship (USASBE)

Joan Gillman, Executive Director
USASBE
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Madison, WI 53706
608-262-9982
608-263-0818
Email: jgillman@facstaff.wisc.edu
Web site: http://www.usasbe.org

Focus: Professional membership group

Geographic Area: National/International

Products and Services: Annual conference, newsletters, and journals

Age Level: Business Educators

Abstract: USASBE is a division of the International Council for Small Business (ICSB), founded in 1957 in the United States as a comprehensive organization of outstanding researchers, scholars, teachers, administrators, and public-policy makers interested in entrepreneurship and small business. As the organization grew, members decided to form national affiliates, and the U.S. Affiliate of the ICSB was established in 1981.

In 1985, the name was changed to the United States Association for Small Business and Entrepreneurship (USASBE). USASBE is a group of government officials, directors of small business development centers, and academics in fields like finance, marketing, management, and economics united by their common interest in entrepreneurship and small business. As leaders in their fields, they are making an impact on entrepreneurship education and government policy and on the development of small business and entrepreneurship.

USASBE's forward-looking members are determined to remain on the cutting edge of research; they are extending the field of knowledge and shaping entrepreneurial thinking for the future. The purpose of this Web page is to share information with members and encourage growth in the field of small business and entrepreneurship

U.S. Small Business Administration
Office of Entrepreneurial Development (OED)

Darryl Dennis
Associate Deputy Administrator
U.S. Small Business Administration
409 Third St., SW
Washington, DC 20416
Web site: http://www.sba.gov or
Web site: http://www.sbaonline.sba.gov

Abstract: The guiding principles of the Office of Entrepreneurial Development are

- Apply the highest standards of excellence in the development and application of OED programs and initiatives.
- Develop enthusiastic and satisfied small-business customers.
- Embrace diversity as an essential component in the way we and others do business.
- Aggressively seek to serve underserved markets, especially economically disadvantaged women, veteran, and minority businesses owners.
- Educate small businesses on the benefits of employing welfare recipients and receiving related tax credits.
- Employ state-of-the-market technologies in the delivery of OED programs and initiatives.

Mission: "To help small businesses start, grow, and be competitive in global markets by providing quality training, counseling, and other forms of management and technical assistance."

Divisions include the following areas with separate leadership and priorities.

Business Initiatives
Native American Affairs
One-Stop Capital Shops
Small Business Development Centers (SBDCs)
Service Corps of Retired Executives (SCORE)
Veterans' Affairs
Welfare to Work Initiative

Women's Business Ownership

Women's Business Center
U.S. Small Business Administration

Sherrye Henry, Assistant Administrator
Women's Business Center
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Web site: www.onlinewbc.org

Abstract: We're here to help you succeed as an entrepreneur. Whether you want to become your own boss or find information on how to run your business better, we have the information and resources you need. By combining the expertise and resources of the U.S. Small Business Administration with several major corporate sponsors, we have developed a one-of-a-kind Web site that will provide you with the very best information for running your business—a "one-stop shopping" site where you can find information about everything from how to start your business to how to operate in the global marketplace.

We even tapped the very best information from more than 60 SBA-affiliated Women's Business Centers across the country to bring you the most current information on business principles and practices, management techniques, mentoring, networking, and business resources.

Upcoming Events: We regularly invite business experts to participate in our Online Forums. Check out our What's New page for the latest information.

Stay Informed! Sign up for our monthly email newsletter and we'll let you know about upcoming forums and guest speakers as well as new information on the Online Women's Business Center

Be sure to visit our extensive library of business information topics. We have more than 1,000 articles to guide you down the road to success.

- The Information Exchange is the place to go to seek help and offer advice with other business owners and small-business experts.
- The Marketing Mall provides training and information on a wide variety of marketing, public relations, and advertising topics.
- The Finance Center features articles on bookkeeping, access to capital, obtaining tax information, and other useful topics.
- In the Management Institute, we have compiled articles ranging from professional development and human resources to building a board of directors and the principles of effective leadership.
- The Technology Tower gives you the information you need to understand how technology impacts your business. Articles on the latest technology help you lead your company and use all of the technological tools
- Procurement is a $200 billion business. Find out how you can access this market and start selling your goods and services to the federal government.

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Entrepreneurship Everywhere

Model Programs in Appalachia

Alabama Georgia Kentucky Maryland Mississippi New York
North Carolina Ohio Pennsylvania Tennessee Virginia West Virginia

ALABAMA

Alabama International Trade Center

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Focus: Counseling, training, and assistance for existing businesses that are interested in the international business arena.

Geographic Area: Statewide

Products and Services: One-on-one counseling and training for established businesses and start-ups. Customized market research reports and loan packaging.

Age Level: All

Key Partners: U.S. Small Business Administration, Alabama Small Business Development Consortium, Southern United States Trade Association, U.S. Department of Agriculture—Foreign Agricultural Service, Appalachian Regional Commission, Alabama Forestry Commission, Alabama Department of Agriculture.

Abstract: The Alabama International Trade Center (AITC) works one-on-one with small businesses to help them enter and sell in export markets. Its services include market research, training, and export financing. The center focuses on new-to-export firms, targets state industries with export potential, and tracks export sales results.

The trade center was established in 1979. Today the trade center employs seven full-time professionals, four consultants, and fifteen student assistants. It operates as a federal-state partnership program between the University of Alabama and the U.S. Small Business Administration, and promotes SBA's export financing programs in Alabama.

The trade center is an institutional member of the Alabama Small Business Development Consortium, a statewide network of 10 management and technical assistance centers. The center works in partnership with two other state agencies—the Alabama Forestry Commission and the Alabama Department of Agriculture—to increase exports of

value-added forest products and processed foods from the state.

NxLeveL Entrepreneurial Training Program

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Focus: to provide an in-depth entrepreneurial training curriculum to small-business owners in the ARC service region of Alabama.

Geographic Area: Alabama

Key Partners: U.S. SBA and State of Alabama

Abstract: The ASBDC provides the 12-week NxLeveL entrepreneurial training program at 10 locations statewide and a similar, internally developed procurement program at one additional location. The purpose of the project is to implement a structured, fully developed entrepreneurship program statewide, using ARC funding as seed capital to implement the program in northern Alabama initially. Private-sector funding was obtained to subsidize expenses in lower Alabama. The program incorporates training sessions on marketing, finance, management, entrepreneurship, start-up options and issues, and other pertinent topics. Participants will complete a business plan for their business during the program.

Several measures will be used to evaluate the effectiveness of the program. They are:

a. Number of participants completing the program (attending all program sessions).
b. Number of pre-business and existing business participants completing business plans.
c. Client satisfaction surveys completed by clients following completion of the program.
d. Impact survey measurement of job creation and retention.
e. Impact survey measurement of participants' sales growth.
f. Impact survey measure of capital formation.

The Alabama Small Business Development Consortium (ASBDC) is a consortium of 11 state universities that operate business assistance programs. The ASBDC operates the Small Business Development Center (SBDC) and Procurement Technical Assistance (PTA) programs in the state of Alabama as well as the Alabama International Trade Center (AITC). The ASBDC operates 11 service centers and two satellite centers in the state of Alabama.

Through cooperative agreements with the U.S. Small Business Administration, each SBDC conducts research, counsels, and trains small-business people in a wide variety of business topics and provides comprehensive information services and access to experts in many fields. Through cooperative agreements with the U.S. Defense Logistics Agency, the SBDCs assist firms and counsel them on doing business with federal, state, and local agencies.

REAL Enterprises

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Focus: Entrepreneurial Education (K–14) and Business Development

Geographic Area: Alabama

Products and Services: Classroom Instruction; Technical Assistance; Formats for Student, Teacher, and Community Collaboration; Statewide Conference

Age Level: K–14 Students; Adults

Key Partners: REAL Enterprises; PACERS Small Schools Cooperative; Program for Rural Services and Research—University of Alabama; ARC; Lyndhurst Foundation; Schools (K–14) and School Systems

Abstract: Alabama REAL is an initiative of the Program for Rural Services and Research at the University of Alabama. It provides entrepreneurial education and opportunity to students and communities in schools throughout Alabama. Alabama REAL is the state franchise of REAL Enterprises through which teachers are trained and curriculum provided.

Alabama REAL in collaboration with the PACERS Cooperative, a statewide association of rural schools and communities, offers students opportunities to initiate and operate school and community-based businesses and to develop important skills necessary for successful employment and for entrepreneurial development.

Students operate aquaculture, publishing, photography, sewing, computer, information, printing, and other businesses that require the use of industry standard tools. Alabama REAL brings together students, teachers, and others interested in entrepreneurship and community development to share ideas and develop common strategies and programs.

Youth Entrepreneurial Academy (YEA)
Minority Technology and Entrepreneurial Center
Bishop State Community College

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Focus: Youth ages 15–19

Abstract: Youth Entrepreneurial Academy (YEA) is a six-week program that introduced participants to the entrepreneurial concept; covering such areas as the business plan, keeping records, marketing, etc. We covered the 12 modules in *The New Youth Entrepreneur* published by the Kauffman Center for Entrepreneurial Leadership, Inc. and EDTEC.

The students were ages 15–19, and were working on their GEDs, high school diplomas, or college degrees. The instructor was a former business owner for more than 23 years (—*The National Inner City* (weekly newspaper), Inner City Printers, C. W. Porter Consulting). He

is a certified entrepreneurial educator with a bachelor's degree and two master's degrees.

Business persons and experts in most of the areas addressed the sessions. Field trips included tours of local businesses and a trip to the University of Alabama in Tuscaloosa and Alabama State University in Montgomery. The youth entrepreneurs were exposed to every offering available that pertained to entrepreneurship; including SBA–sponsored workshops, participating in a university-level class in entrepreneurial education.

At least three participants have immediate plans for after-school business startups. All participants plan to complete college and to work in their areas of business interest prior to starting serious ventures. Several participants plan to enter the Bishop State Community College's second level involving actual business operation, a partnership program with local banks.

GEORGIA

FranchiseOpportunities.com(tm),

1085 Powers Place,
Alpharetta, GA 30004
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Web site: www.FranchiseOpportunities.com

Abstract: Stakeholders include entrepreneurs, self-starters, future and present business owners and operators, business-to-business suppliers, accounting firms, law practices, financial institutions, bookstores, publishers, and assessment providers.

FranchiseOpportunities.com provides an Internet portal for high-quality franchising and business resources in a secure, collegial, professional, and ethical business environment.

Mission: To identify, create, and distribute valuable resources in franchising and business in order to initiate and sustain prosperity for our current and prospective stakeholders.

FranchiseOpportunities.com is founded by business professionals building on over 30 years of experience. FranchiseOpportunities.com is highly practical, creative, innovative, and technologically sophisticated based on successful practices and current research about franchising and business.

REAL Enterprises

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Focus: Experiential Entrepreneurship Education in schools (K–16) and community organizations

Geographic Area: Georgia

Products and Services: comprehensive professional development program for instructors

(institutes, in-service seminars, site visits); experiential, activity-based entrepreneurship curricula with integrated technology and student workbooks for high school/post-secondary ("REAL Entrepreneurship") and elementary/middle schools ("Mini/Middle REAL"); materials and support for establishing successful local and statewide programs; evaluation and documentation of student demographics, learning outcomes, and business development results; School-Based Enterprise module/training.

Age Level: children (Grades K–8), youth (Grades 9–12), and adults of all ages

Key Partners: At the local level: entrepreneurs, small-business assistance providers and community development advocates through a community support team created by each local program. Organizational partners: REAL Enterprises

Abstract: Founded in the early 1980s, REAL Enterprises' mission is to help individuals, schools, communities, and rural America grow through hands-on entrepreneurship education. REAL is committed to preparing youth and adults to be active, self-sufficient, and productive citizens and effective contributors to community and economic development by: creating and sustaining a national network of dynamic entrepreneurship educators supported by effective member organizations, providing high quality hands-on entrepreneurship curriculum and training for K–16 educators, advocating for experiential education and entrepreneurship, and documenting REAL's effectiveness for students and teachers. REAL serves and supports schools and teachers through nonprofit national and member organizations throughout the United States, six of which serve states in the ARC service region.

How it works: At the high school/post-secondary level, REAL guides students through the process of creating small businesses of their own design. The process includes:

* self-assessment to determine students' potential and existing marketable strengths,

* community analysis to identify needs and trends in the local economy,

* researching/writing a comprehensive business plan for a student's chosen enterprise, and

* start-up support for participants who choose to open and operate enterprises.

A community support team of entrepreneurs and others from the local community assists each local program. REAL has been successfully integrated into existing post-secondary degree/certificate programs and has demonstrated its ability to create successful businesses.

In elementary and middle schools, Mini/Middle REAL helps students explore entrepreneurship in the context of a fully functioning in-school community (with a "Merchant's Mall," government, revenue, and court system), understand the economic implications of career and lifestyle choices, and apply entrepreneurial practices to school-based enterprises and community needs.

Southwest Atlanta Youth Business Organization (SWAYBO)

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Focus: High School Age Students

Abstract: SWAYBO is a nonprofit volunteer organization that teaches African-American children aged 7 to 18 years how to operate a business. SWAYBO provides classroom training on economics and entrepreneurship. They also conduct community service projects and travel as a group. Capital is provided through a youth bank created and run by youth. It is operated in one location in Atlanta by Ed Mennifee, the founder of SWAYBO.

Success is defined as the ability of youth to achieve their goals, master the curriculum, and eam money for the group travel. Young people are involved in the planning and goal setting for SWAYBO; community and business involvement is minimal.

According to a February 1992 article in *Black Enterprise*, "Of the 367 youth who have joined SWAYBO over the last 20 years, Mennifee can track 70 who graduated from high school while they were still in the program, 67 who went on to college or trade school, and five who currently own businesses. Three joined the military." Mennifee said, "Everything matters to us. There are two types of business—personal business and commercial business. If you don't get your personal business in order, you can't do anything commercially."

KENTUCKY

Kentucky Science and Technology Corporation

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Focus: Creating entrepreneurial cultures in schools, cities, businesses, etc.

Geographic Area: Statewide

Products and Services: Entrepreneurial attitudinal survey, institutes for entrepreneurs, individualized ideation sessions, business services for start-up companies

Age Level: school-age children through adults

Key Partners: Appalachian Regional Commission, BellSouth Foundation, Cralle Foundation, Kentucky League of Cities, TVA Rural Studies, Kentucky Chamber of Commerce, Bluegrass Industrial Foundation, and the KSTC membership.

Abstract: *Kentucky Science and Technology Corporation (KSTC) of Kentucky.* Technological innovation has emerged as an essential building block in the creation of new economic opportunities and enhanced competitiveness of Kentucky firms. KSTC members occupy an important position in the science and technology arena in Kentucky. Their purpose is to improve the capacity of people, organizations, and firms to apply science and technology and effectively compete in the global marketplace.

It is the intent of KSTC to help lead efforts to transform Kentucky's economy so that entrepreneurship becomes both easier to pursue and more common. They believe the future of Kentucky rests on the ability to nurture homegrown firms and to encourage the innovation, risk taking and investment that are the hallmarks of a vital economy that runs on Internet-time. In short, entrepreneurship must become both a matter of course and habit of

mind if Kentucky is to be competitive.

KSTC defines entrepreneurship as the "unconstrained pursuit of new ideas resulting in an innovative creation." (©1998 KSTC) In applying this definition to address the constellation of factors in growing an entrepreneurial economy, selected KSTC initiatives include:

- **EntreSchools**—infusing the entrepreneurial spirit throughout the K–12 education enterprise (www.EntreSchools.org is under construction);
- **Gorilla Group for Student Entrepreneurs**—offering a fast-paced service and community for engaging college students in entrepreneurial pursuits (www.gorillagroup.com);
- **Kentucky Entrepreneurship and Commercialization Institute**—providing university faculty with networking opportunities with the resources needed to commercialize their research;
- **e-Cities**—growing entrepreneurial communities contributing to the knowledge economy;
- **Kentucky's Science and Technology Strategy '99**—a statewide blueprint for investments in the entrepreneurial, innovation process (see www.kstc.org/strategy).

Union College, Department of Business

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Focus: College Courses and Life Learning Programs

Age Level: college students

Abstract: Union College is an independent, academically rigorous, liberal arts institution affiliated with the United Methodist Church. The college is selective, student-centered, values-driven, and is successful because of its location. The college is located in Barbourville, Ky., near the center of the Southern Highlands region of Appalachia, and is readily accessible to a variety of the region's provinces with their great diversity of landscapes and historical experiences. Union College is a learning community dedicated to creating personal, intellectual and social transformation through the pursuit of knowledge, wisdom, service, and spiritual growth.

The Department of Business provides a learning environment that places emphasis on entrepreneurial skills and influences to expand business understandings and applications. Currently, the Department of Business provides the entrepreneurial perspective in all courses and majors within the Department. A 3-credit hour course is also offered in Entrepreneurship.

The Life Learning Program, operating within the Department of Business, provides life and job training to a variety of populations, including Welfare-to-Work training programs, community education courses, and youth training programs. Entrepreneurial skills and development are emphasized in each program.

The faculty and staff of Union College and the Department of Business are available for consulting, training, and business counseling to any and all persons in the southeastern Kentucky region.

University of Louisville—Economics America in Kentucky Assessing Entrepreneur/Business Partner Mentorships

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Focus: elementary, middle, and high school

Abstract: *Entrepreneurs in Kentucky*, an educational delivery system developed by **Economics America** in Kentucky, emphasizes basic economic concepts and entrepreneurship using Kentucky history, entrepreneurs, and economic development as general themes throughout the lessons. Each lesson provides background materials about one or more Kentucky entrepreneurs.

The accompanying videotape provides supplemental opportunities for students to learn about the lives of Kentucky entrepreneurs. In addition to the written curriculum and supplemental videotape, the Entrepreneurs in Kentucky initiative has created partnerships between teachers and entrepreneurs. The entrepreneurs have assumed a mentorship role to their partner teacher and students. Because the teacher and entrepreneur partner are encouraged to develop the activities that fit them best, descriptive information will be obtained about the development and maturation of the partnership.

Suggestions for Entrepreneur/Teacher Partnerships: The entrepreneur partner and teacher will have an initial meeting. At this meeting, the teacher should first explain plans for teaching entrepreneurship. Next, the entrepreneur partner should make suggestions about how business background, expertise, and experience might help the teacher teach the identified entrepreneurship lessons. Then an initial operational plan with a timeline should be developed. The operational plan should be mutually agreeable to both the entrepreneur and the teacher. Continually keep in mind that the plan can change as the operational plan is implemented. The following are specific suggestions for different ways that the entrepreneur partner might become involved in the teaching of entrepreneurship. However, these are only suggestions. The teacher and entrepreneur partner are encouraged to develop the activities and time commitments that fit their situation best.

1. Communicate with students via the Internet answering students' questions
2. Visit the classroom and talk to students.
3. Host a fieldtrip for the class to visit the entrepreneur's business.
4. Help students who are working on research projects that deal with entrepreneurship provide a history or case study of the business.
5. Demonstrate the interdependence of the business with other local, national, and perhaps international businesses.
6. Explain what employers look for in employees, such as education, training, experience, good work habits, and entrepreneurial characteristics; conduct mock employment interviews;
7. Describe how learning basic skills in mathematics and communications are important to successful entrepreneurs.
8. Give a personal history of education and work experience that led to the entrepreneur's present position.

Women's Initiative Networking Groups, Inc. (WINGS)

Jeannie Brewer

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Focus: Women Business Owners in Rural Areas

Abstract: Women's Initiative Networking Groups, Inc. (WINGS) was founded in 1994 by three women entrepreneurs from Kentucky's Appalachian region. The program is the result of their personal struggles while launching a business. Frustrated by their inability to find both sustained training resources and professional networks, they worked with a local community development organization to research methods that could effectively make entrepreneurship accessible and feasible to lower-income Appalachian women interested in more fulfilling lifestyles.

WINGS offers services to members in seven networks throughout Kentucky's 49 counties served by ARC. The entry point is a classroom training program. Four sessions are dedicated to personal life assessment, followed by eight sessions of business management training. Life assessment encourages each woman to evaluate her aptitude for self-employment and identify life priorities; business management teaches practical applications on such issues as operations, marketing, bookkeeping, etc. Classes are held twice a week in three-hour sessions and are facilitated by WINGS staff. At the training's conclusion, each participant drafts a business plan that includes a sales forecast, promotional plan, and expense budget.

Post-class activities consist of:

* Regularly scheduled events and meetings to build networking capacity;

* Individual consultations with staff specialists on marketing and financial strategies;

* Referrals to local lending partners for start-up or expansion resources;

* Scholarship fund for continuing education.

Jeannie Brewer is WINGS' original executive director. Under her leadership, the program has reached over 250 individuals since services commenced in late 1995. WINGS' outreach efforts also include advocacy work on policy issues affecting women, leadership development projects, and international workshops with women activists in Tanzania and China.

MARYLAND

Michael D. Dingman Center for Entrepreneurship

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Focus: The Michael D. Dingman Center for Entrepreneurship facilitates, supports, and encourages entrepreneurship and new enterprise growth in the Mid-Atlantic region through outreach, education, and research. With its office at the University of Maryland at College Park, the center is at the heart on one of the fastest growing regions for start-up and high-technology businesses.

Abstract: The Dingman Center for Entrepreneurship was founded in 1986 when Michael Dingman, then chairman and CEO of the Henley Group, and an alumnus of the University of Maryland at College Park, provided a $2 million endowment to begin the center. Subsequently, Michael Dingman has contributed an additional $4 million to the Dingman Center to be used for scholarships, faculty research, and support development of an undergraduate entrepreneurship curriculum.

Additional support is provided by an endowment from the Kanazawa Foundation and from fees for services and from various contracts. Finally, the Dingman Center has created the Inner Circle, a group of individuals and firms who provide critical financial support to the center.

The Dingman Center is part of the Robert H. Smith School of Business at the University of Maryland at College Park, the flagship campus of the 11-campus University of Maryland System. As such, the center serves as a link to many University of Maryland System resources. In particular, the center has a close working relationship with the Engineering Research Center, providing management services to companies located in the Technology Advancement Program, a business incubator on the College Park campus. The center also collaborates with the University of Maryland Baltimore County (UMBC) in co-sponsoring the Entrepreneur Series of roundtables, workshops, and short courses.

Dingman Center management is active in speaking to various civic, service, professional, and other organizations as well as at conferences in order to enhance the image of the university and to raise awareness for Dingman Center programs. The director also serves on the advisory boards of the three business incubators sponsored by UMCP, UMBC, and the Montgomery County High Technology Council.

The Kauffman Entrepreneurial Internship Program In the summer of 1999 the Kauffman Entrepreneurial Internship Program was managed by the Dingman Center for Entrepreneurship. Funded by a grant from the Kauffman Foundation, the internship program gives students the opportunity to work in fast-paced growth companies using their business and technical expertise to enhance their entrepreneurial success.

- students work 40 hours per week for 10 weeks beginning in late May to early June
- students receive: EXPERIENCE
- students are paid a stipend of $7,200 paid in three installments
- students must register for BMGT 828 Independent Study course
- students must give a written and oral presentation at the close of their internship

Women's Business Institute

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Focus: Women Entrepreneurs in Rural Maryland

Geographic Area: All Rural Maryland Counties and the WV and PA counties immediately adjacent to the western Maryland counties of Washington, Allegany, and Garrett

Products and Services: Entrepreneurial Training Programs, Counseling, Networking Facilitation, and Intermediary Loan Services

Age Level: Adults of all ages

Key Partners: U.S. Small Business Administration, Office of Woman's Business Ownership, Small Business Development Centers, Service Corps of Retired Executives, Community Colleges, select community business leaders and businesses, including Chambers of Commerce, and the YWCA

Abstract: The Women's Business Institute (WBI) is a nonprofit organization dedicated to the economic empowerment of women. The center provides services and programs that support and accelerate women's business ownership and strengthen the impact of women on the economy. WBI enables women to launch new businesses and to more successfully run existing businesses.

The Women's Business Institute was founded in 1997 by Bea Checket, founder and chief executive officer. Clients are provided with a variety of mentoring, consulting, and training programs including:

Orientation and Business Assessment—A complimentary program that helps prospective and established women business owners clarify their needs and learn about WBI resources.

First Step FastTrac (Welfare to Work)—This 27-hour course is given over 9 weeks and provides business training and computer workshops for prospective business owners.

Premier FastTrac I—This nationally recognized 27-hour course is offered to entrepreneurs who are in the early stages of a business startup or who have been in business less than two years, and helps participants evaluate and define their business concepts.

Premier FastTrac II—This 33-hour course is a proven business development process to boost profits and increase growth.

Women's Business Roundtables—A mentoring and support group for women business owners to share and learn from each other, and are held in several areas of the state.

Consulting Services—Individualized consulting is provided to prospective and existing women business owners.

Computer and Internet Training—Introductory courses are given to teach computer skills and to teach clients the use of the Internet.

Loan Intermediary Services—Intermediary services are provided for application to the SBA Women's/Minority Prequalification Loan Program and Microloan Program, including help in developing business plans and writing loan applications.

Youth Entrepreneur Academy
Launching Entrepreneurs into Action Program

Baltimore City Office of Employment Development

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Focus: Saturday program for youth

Abstract: The objectives of the program are to expose students to positive role models from business who will introduce them to various careers and encourage them to pursue careers in business and industry; provide training to youth on starting and managing a business; strengthen partnership arrangements with businesses, corporations, government agencies, and educational institutions; provide students a financially risk-free entrepreneurial business practicum; and enhance the emotional, academic, and social development of participating youth.

Career awareness presentations are made by successful adult role models from October through December to interest youth in entrepreneurship. Students who express interest are invited to attend the Youth Entrepreneur Academy, a series of business skills and self-enhancement seminars that offer participants with the basic knowledge and practical application skills needed to start and manage a small business. The faculty of the academy includes both educators and business leaders.

The sessions of this ten-week academy are held on Saturdays from January to March. During the academy, student teams generate business plans that are entered into a competition. The five top-rated teams receive priority enrollment into the business practicum known as Launching Entrepreneurs into Action Program.

These students then receive financial and advisory support to implement their plans. This advisory support is provided by the Business Owners Start-Up Service program of the Council on Equal Business Opportunity. The practicum runs from June to the end of July. In addition, students in the practicum earn wages paid through the summer jobs program. The program serves all interested Baltimore city youth aged 12 to 21 and the entire high school population of Baltimore City schools.

MISSISSIPPI

Economic Alternatives
Small Business Development and Employment Resource

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Focus: To assist minority individuals to explore options for employment.

Geographic Area: Primarily but not exclusively in Marshall County

Products and Services: Assistance for minority individuals

Age Level: Adults

Abstract: Economic Alternatives, established in 1994 in Holly Springs, Mississippi, was a concrete response to the employment needs in Marshall County. Marshall County, which

borders Tennessee, at one time had one of the higher unemployment rates in the state. Only 25 percent of the population had a high school diploma or equivalent, and 6.3 percent of the population had a bachelor's degree.

Per capita income in 1992 was around $12,000, and in 1995 roughly 23.4 percent of the county's population lived below the poverty level. Comparatively, 20.2 percent of Mississippians lived below the poverty level that same year. Surrounded by other small, rural towns, Holly Springs, with its population of approximately 12,000, seemed to be in a downward spiral. Benton County, the eastern neighbor of Marshall, had an even more dismal outlook, partly due to the presence of a national forest and its impact on tax revenues. However, with three new plant openings in the past two years, the unemployment rate in Marshall County has dropped to 4.6 percent and Benton County to 4.8 percent.

Key Elements:

Business plan assistance
Financial resource referrals
Basic computer literacy classes
Individual referrals and job placement
Creation of a Jobs Skill Directory
Small-business workshops
Partnerships with Small Business Development Center Network and Cooperative Extension
Mentorships
Through Self Employment Loan Fund, Economic Alternatives provides low-interest loans of between $500 and $2,500.

Premier FastTrac

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601-846-4194

Focus: Four-year College/University

Abstract: Based in the Center for Economic Development at Delta State University, the FastTrac program in the Mississippi Delta has become an innovative program for encouraging entrepreneurship. FastTrac is a program of the Entrepreneurial Education Foundation, which is funded by private foundation resources through the Center for Entrepreneurial Leadership (CEL) Ewing Marion Kauffman Foundation in Kansas City, Missouri. The CEL was founded to serve as a catalyst for understanding, supporting, and accelerating entrepreneurship in America to fulfill the mission of self-sufficient people in "healthy" communities.

Premier FastTrac is two programs: FastTrac I, which assists potential entrepreneurs and FastTrac II, which is designed for individuals who already have a business. The FastTrac program is an educational process much like other courses in an educational setting; it is based on pertinent, logical, and timely business issues. The program helps launch or grow a business through practical business management skills used by leading entrepreneurial firms. All FastTrac programs combine interactive instruction with one-on-one coaching, peer learning, guest speakers, and comprehensive workbooks. FastTrac I is based on nine sessions where perspective entrepreneurs prepare a feasibility plan for their new business. FastTrac II is based on 11 sessions where entrepreneurs already in business receive information on strategies for business development and higher levels of success.

Over 16,000 entrepreneurs have graduated from programs in more than 30 states and

Canada. Seventy-four percent of FastTrac program graduates are still operating profitably after six years. The program in the Mississippi delta began in 1995. During 1995–96, 75 people enrolled in the program, with 59 graduating. During 1996–97, 84 enrolled, with 74 completing the program.

NEW YORK

Broome Community College
Excellence Center for Entrepreneurial Leadership (ExCEL)

Sandra W. Balzhiser, ExCEL Grant Program Director
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Focus: Small business start-up entrepreneurs and existing business owners.

Geographic Area: Southern Tier of New York State

Products and Services: Classroom training, business consultations, resource library, publications

Age Level: Adults and teenagers

Key Partners: Broome Community College, Department of Labor, Minority Women Business Enterprise, Small Business Development Center, the Broome Chamber.

Abstract: The Excellence Center for Entrepreneurial Leadership (ExCEL) was established in 1993 through collaborative efforts of Broome Community College Center for Community Education and an initiative with Senator Thomas W. Libous. The goals of ExCEL are to provide resources, referral, and education to facilitate the establishment, growth, and success of small business in the Southern Tier. ExCEL assists both start-up and established small businesses in being competitive: develops and provides relevant training; education; networking opportunities; and is a clearinghouse for resources and services offered by other agencies.

Major Features of the ExCEL Program:

* Provides business training courses

* Publishes quarterly newsletter and Small Resource Guide

* Maintains a resource library

* Offers business consultations and Web-site consultations

* Develops standardized business-related curriculum in customer service, sales/sales management, business start-up, and operating a business

* Facilitates monthly Entrepreneurial Society networking meeting

* Operates a summer entrepreneurial training program for teenagers

ExCEL has been recognized for excellence in programming at the regional, state, national, and international levels.

Business for Beginners
Small Business Development Center
Jamestown Community College

William S. Everts, Senior Consultant
Small Business Development Center
Jamestown Community College
P.O. Box 20
Jamestown, NY 14702-0020
716-665-5754

Focus: Adult entrepreneur training

Abstract: This program was designed for people with little or no business education or experience. However, even the astute business person walks away satisfied. In addition, the program has been useful to clients enrolled in the Department of Labor Self-Employment Assistance Program (SEAP).

This is a 21-hour program, which we have presented each semester during the past two years. Attendance at the first four programs totaled 71 potential small-business owners. It is a highly interactive course, which introduces the basic concepts of business ownership in a group setting. The course is designed to increase the chances of success for participants. It introduces the elements of small-business ownership, provides how-to information, helps development of essential skills and gives a realistic understanding of all that is involved in small-business ownership. Several of the participants in the course were existing small-business owners who found the program very useful in upgrading and refining their business skills.

Included in the program are interactive discussion and small group activities relating to such topics as setting goals, developing mission statements, and what it takes to be an entrepreneur. Other topics include business start-up; management issues (including record keeping and cash flow); marketing and selling your product and service; "people skills" required by the business owner; and, finally, how to get started putting your business plan together.

BusinessPipeline.com

Jacqueline Edwards, Business Development Specialist and President
BusinessPipeline.com
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New York, NY 10185-2688
212-281-3295
Email: info@businesspipeline.com
Web site: www.businesspipeline.com

Focus: To establish a collaborative partnership with entrepreneurs, potential business owners, and existing small-businesses to assist in successfully addressing the challenges to managing growth.

Geographic Area: United States

Products and Services: One-on-one via phone or Internet covering business development,

leadership development, and entrepreneurial training and career development. Some group sessions available.

Age Level: 18 and up

Key Partners: Seeking to network with organizations who want to strengthen and or enhance the training and development they offer.

Abstract: BusinessPipeline.com was founded in 1992 to help individuals understand what it takes to run a business and how to manage growth. The founder saw people of all distinct trades starting businesses and running and managing them the way they would their lives. Training programs where created to show one person how to run a multi-person business or to create the business flow one desires in a healthy productive manner.

BusinessPipeline.com offers consultantcy services to anyone in the United States. The entry point is a phone consultation program that provides business support in prospecting, business letter writing, negotiating, resource recommendations, strategic planning, business development, and mentoring. The first few sessions are dedicated to the entrepreneurial life assessment followed by sessions created for each client to achieve his or her business and personal goals. Our assessment covers evaluation of one's aptitude for self-employment, and the business development evaluates the viability of one's business in today's marketplace and furnishes the necessary applications to achieve profitable growth. We help people formulate the plan to live out goals successfully, supplying the necessary knowledge, methods, and strategies to gain the resources and accomplishment desired. Virtual teleconference lectures and workshops are constantly furnished to keep one abreast of opportunities and trends in the marketplace. We also provide a strong network and referral base of business through our own network. Other benefits are:

- your own business development specialist to help you grow your business
- training that promotes a higher learning curve through the personalized one-on-one sessions
- the convenience of not having to travel creates less stress to our client in their place of business on a workable schedule
- co-op marketing and advertising opportunities
- a large poll of affordable resources

Our future benefits include group health insurance, low APR credit card, and virtual administrative support staff.

Canisius College Urban Entrepreneurship Training Program: Linking Entrepreneurship to Community Economic Development

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Canisius College
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Focus: The primary audience for the entrepreneurial training program administered by the Urban Community Service Program is inner city businesses located in Buffalo, New York, that have been in operation a minimum of one (1) year and have a minimum of two (2) paid employees.

Abstract: The Urban Entrepreneurial Training Program is a component of the Canisius College's Urban Community Service Program (UCSP) funded by the United States Department of Education. UCSP is an applied research initiative that involves conducting an empirical study of economic and entrepreneurial activity of small urban businesses in the Ellicott, Masten, and University districts of the city of Buffalo, New York. UCSP is a three-year initiative with overarching goals: (1) develop a comprehensive database of business and economic activity in the target area, (2) provide entrepreneurial training to select urban businesses/entrepreneurs, and (3) provide a framework for policy makers, economic development organizations to strengthen their assistance and support of small urban businesses and urban entrepreneurs.

The Urban Entrepreneurial Training Program (UETP), a twelve-week program, is designed to work with a select group of small businesses, providing them with in-depth information to increase their productivity. The program is developed around four key components: (1) program modules, (2) business roundtables, (3) access to professional business consultants and (4) a mentor initiative. The aim of the training program is to increase the productivity, profitability, and employment potential of small urban businesses participating in UETP by providing entrepreneurs with tools and techniques to assist them: (1) identify, locate, and evaluate business information; (2) develop creative problem-solving skills; (3) develop methods to deal with fear and ambiguity in a business environment; (4) develop communication and interpersonal skills; and (5) assess their skill level and ability to pursue entrepreneurial initiatives.

Ceramics Corridor Cluster Project

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Center for Regional Excellence
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Web site: www.southerntierwest.org

Abstract: The overall project objective is to further develop and galvanize the Southern Tier West region's Ceramics Corridor so that it has an atmosphere that nurtures entrepreneurship, innovation, and the attraction/retention/expansion of ceramics, glass, and advanced materials cluster firms, analogous to the Silicon Valley and the Golden Triangle. The Ceramics Corridor is built on the presence in the Southern Tier of the State University of New York College of Ceramics at Alfred University, Corning Inc., Alfred Technology Resources, Inc. (ATRI), and a cluster of firms operating in the geographic region.

This ARC Entrepreneurship Project has the following components:

A. **Development of an industry-driven, participatory industry trade association for the Southern Tier West region**

   Through support to existing and new cluster businesses, the trade association will promote the development of the cluster, and the development of entrepreneurial opportunities therein. The trade association will function to provide networking, support, and communication between member firms.

B. **Assistance to specific components of the ATRI marketing initiative**

   The ATRI marketing initiative will improve the success of the Ceramics Corridor

Innovation Center (cluster-specific small business incubator) program, ultimately leading to additional entrepreneurship in the Southern Tier West region in the ceramics cluster. Project assistance includes support for Web page design (http://www.infoblvd.net/corridor/), marketing video production, editorial content for print advertising, and brochure development.

C. **Start-up of a Venture Development Corporation**

The objectives of this component are the development of an umbrella nonprofit Venture Development Corporation that owns and operates a number of subsidiary venture corporations. The Venture Development Corporation obtains advanced technologies through license, commercializes these technologies through the development of actual subsidiary venture companies, and then spins these venture companies off to the private sector. The ownership structure of the baby venture corporations varies with each technology and the individual "deal." For example, the individual baby venture corporations can be wholly owned by the umbrella Venture Development Corporation, joint ventures between the Venture Development Corporation and firms in the ceramics industry, joint ventures between the Venture Development Corporation and venture capitalists or venture capital funds, joint ventures between the Venture Development Corporation and individual entrepreneurs, etc. Thus, the program can be seen as offering additional opportunities for entrepreneurs to become involved in this cluster.

D. **Assistance to the Alfred University internship program**

This component is an internship program at the College of Ceramics and the College of Business at Alfred University targeting the Southern Tier West region ceramics cluster firms. The project is intended to lead to local employment opportunities for participating interns, but perhaps more importantly, to show interns that there are in fact entrepreneurial opportunities in the cluster in the Southern Tier West region.

E. **Assistance to cluster businesses with respect to productivity enhancement**

This component subsidizes the participating cluster firm's share of accessing productivity consultants for the purpose of enhancing productivity. Higher productivity means competitiveness, and as such this component is an economic development program. Consulting services are provided through the Western New York Technology Development Corporation. This component also will reinforce the region's cluster entrepreneurs by providing access to skill sets that they otherwise might not have in-house.

Note: The Southern Tier West region is part of the rural Appalachian region, located in the southwestern corner of New York State. Thus, the project can be seen as a project to promote high-technology entrepreneurship in a rural environment. The project involves partnerships between the public-sector economic development community, the private-sector business community, and the university community.

Entrepreneurship Training Network(ETN)
Cornell University

Charles Schlough
Cornell University
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Ithaca, New York 14853
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Email: www.etn.cornell.edu

Focus: Comprehensive Business Planning for Start Up and Existing firms

Geographic Area: New York State

Products and Services: NxLeveL Training Network Courses: Business Startups, Entrepreneurs, Youth, Micro-Enterpreneurs, Agriculture, Shared-Use Kitchens, Tourism

Age Level: High School–Adult

Key Partners: Cornell Cooperative Extension, NxLeveL Training Network

Abstract: ETN is a statewide coalition directed by Cornell University in the Department of Agriculture Resource and Managerial Economics to market and coordinate the NxLeveL Entrepreneurship Curriculum at community training sites. These high-quality comprehensive small business training courses are considered the best of their kind available in over 30 states.

GOALS

- Help communities increase job growth and sustainable small businesses.
- Support entrepreneurial individuals to become successful and thrive.
- Promote statewide economic development with entrepreneurial education.

ETN markets NxLeveL to entrepreneurs considering start-up ventures of all kinds and existing small firms.

Courses are designed to strengthen small business profitability and sustainability and focus on the process and development of market research and business planning that is relevant for business ventures in all industries and professions, including self-employed, key employees, ownership transitions, and home-based enterprises.

Courses are organized by a community-based lead agency that organizes and coordinates instructors, recruitment of participants, funding, and facilities. Local coalition partners often include: not-for-profit community and economic development corporations, educational institutions, SBDCs, chambers of commerce, business incubators, and municipal and regional governments.

BASIC COURSES
NxLeveL for Business Start-ups is a 10-session course designed for people thinking about starting a business. NxLeveL addresses the needs of startup ventures through a 30-hour course, usually taught over 12 weeks.

NxLeveL for Entrepreneurs is a 12-session course designed for entrepreneurs who want to expand an existing business, those who never developed a business plan, and those needing planning skills to make their business grow. NxLeveL strengthens current businesses through a 36-hour course, taught over 12 to 15 weeks.

NxLeveL Training Network (NTN), is directed from the University of Colorado–Denver where training materials were developed under a grant from the U.S. West Foundation.

The Institute for Entrepreneurship

J. Felix Strevell, CEO and Chair
Barbara Drago, Director
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Toll free: 1-877-275-6943
Email: info@nyie.org
Web site: http://www.nyie.org

Focus: Educational and financial assistance to youth, adults, and seniors interested in entrepreneurship.

Geographic Area: Global

Products and Services: Degree programs; non-credit certificate programs; youth programs; seminars; programs for women; grants and scholarships; online bulletin board.

Age Level: Youth through seniors.

Key Partners: Small Business Development Centers, State University of New York, State Education Department, and national/state/local organizations and agencies involved in entrepreneurship education and training.

Abstract: The New York Institute of Entrepreneurship (NYIE), founded in 1998, is a not-for-profit 501c3 organization. Its mission is to educate people of all ages in the fundamentals of entrepreneurship in order to be successful entrepreneurs; help them start and/or grow their business through grants and scholarships; and provide business counseling through the Small Business Development Centers.

Membership in the NYIE is available at $149.00 for adults and $49.00 for those under 18 or over 55 years of age. Multi-year memberships are also available at a discounted rate. Benefits of membership include:

- access to capital in the form of grants and scholarships through the Jump Start Fund;
- discounts on NYIE educational programs and events;
- online newsletter *EntreBeat*

Integrating Computer Technology with Entrepreneurship

Troy Burgher, CEO
STC Computer Training
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Rockaway Park, NY 11694
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Focus: We touch several of the areas which include high school, for-profit programs with a strong concentration on community-based organizations.

Abstract: This program, entitled "Integrating Computer Technology with Entrepreneurship," is designed to demonstrate and reinforce the importance of computers to youth entrepreneurs in developing and enhancing their business.

We examine the steps that Andre Edwards, a self-proclaimed freelance artist took to turn what was just a hobby into a profit-making business. His steps to entrepreneurial success almost always included the use of a computer and various types of software, and the software he used and what he used it for.

We demonstrate how a word-processor was used to create the business plan;

- how a spreadsheet was used to assist with the tracking of money earned and spent;
- how a database application was used to organize customer information;
- how a presentation was created to visually display products and services to potential clients;
- how the internet/on-line services was used to keep informed about the industry; and
- how graphic-design and desktop-publishing software was used to create, enhance, and print graphic material.

Andre is a high school graduate who has begun his journey to entrepreneurial success as an artist who is looking to explore the area of graphic design. He has been a consultant for STC Computer Training and previously owned businesses of Troy Burgher's, providing such services as logo design, general artwork, and computer assistance. He is currently working as a data-entry operator, which allows him to improve his computer skills while gaining income to finance his entrepreneurial endeavors.

RURAL VENTURES CHECKMATE
Brower Communications, Inc.

Martha Brower, Instructor
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Focus: Rural Business Development

Geographical Area: New York

Products and Services: Business Plan Development Training For Rural Ventures

Age Level: Adults

Key Partners: LMLM Rural Economic Development, So.Central New York Resource Conservation and Development, Center for Agriculture Development and Entrepreneurship

Abstract: This business plan development training has one clear purpose in mind—to have upon completion a completed business plan for rural ventures. The 20-hour program has been designed to incorporate less lectures and more hands-on activities. Students learn from analogies and from applying concepts right in the classroom.

Each class provides an opportunity to understand a segment of the business plan and learn how to apply the knowledge to rural activities. Among the elements incorporated to "Checkmate" are the critical challenges of marketing a business in rural areas and most important. Students learn how to market products and services internationally to give rural businesses new opportunities to expand and succeed. The learning material is light, not complex; most of the learning comes from the student's network and guest speakers.

"Checkmate" removes country practices and allows candidates to understand the market competitiveness outside their boundaries. It provides students the opportunity to see and understand what large cities are doing and bring home the same innovative ideas. Checkmate helps entrepreneurs and business owners understand the power of strategies and plans. By comparing the failure of a tic-tac-toe, we can show them the advantages of studying the business game and succeeding through the process of strategic planning. A

planning guide and textbook is also available for independent studies.

Small Business Development Center

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Focus: Emerging and existing businesses

Geographic Area: Chemung, Schuyler, and Steuben Counties

Products and Services: Small-business management and entrepreneurial training

Age Level: Adults

Key Partners: Local economic development agencies and U.S. Small Business Administration, New York State, and the State University of New York and Corning Community College

Abstract: Corning Community College's Small Business Development Center (SBDC) provides confidential one-on-one management counseling at no charge to start-up and existing businesses. The SBDC is a partnership with the U.S. Small Business Administration, New York State, and the State University of New York and Corning Community College. Services include start-up information, business plan development, cash-flow projections, sources of capital, record keeping, financial analysis, government procurement, minority/women-owned business certification assistance, marketing, and NYS Department of Transportation bid information.

The SBDC is an SBA Intermediary for the Pre-Qualification Loan Program and also uses a Research Network with information on industry trends, statistics, demographics, trade associations, and business planning guides for specific ventures. As a convenience to clients, outreach services are available in Bath, Elmira, Hornell, and Montour Falls.

Entrepreneurial training is offered throughout the year, with topics such as how to start a business, developing a business plan, marketing, tax requirements, cash flow, hiring and firing, marketing on the Internet, and Small Business Innovation Research.

The SBDC's Small Business Management Certificate Program offers 15 hours of instruction. This consists of four core courses and one elective. Each three-hour core course and elective is a stand-alone workshop that can also be taken for its own merit. Core courses are: How to Start a Business, Organizing Your Business Plan, Marketing, and Making Sense of Tax Requirements. Other courses available as electives include Introduction to Computer Skills or Windows, Word Processing (MS Word), Spreadsheets (MS Excel), Recordkeeping (Quicken/Quickbooks on-line course), Sales 101, and Strategic Planning.

The Women Business Owners' Roundtable was created in 1988 to provide training, resources, and a networking opportunity for women. The roundtable meets on the second Wednesday of the month (September through June) and specific business management topics such as marketing, planning, sales techniques, public relations, and pricing are presented. Participants promote business within the group, share expertise, and receive training to strengthen management skills. There is no charge to participate in the sessions.

The goal of the roundtable is to provide training and direction so that women business owners can realize their full economic potential, achieve success, and minimize the risk of failure. This is done in a spirit of sharing to address the issue of isolation in solving problems of both day-to-day operations and long-term planning.

NORTH CAROLINA

Entrepreneurial Learning Model for the Community College Classroom

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Focus: Community College, Technical and Vocational Area Instructors and Administrators

Abstract: Haywood Community College Entrepreneurial Learning Team is developing models for integrating entrepreneurial competencies across the campus through an alternate strategic plan in the re-accreditation process with the Southern Association of Colleges and Schools.

Two members from this team who have developed models in the cosmetology program and electronics engineering can provide an overview of HCC's Entrepreneurial Learning Initiative in the Implementation Phase and integration of HCC's Entrepreneurial Skills Sets. Examples of how entrepreneurship/experiential classroom techniques will be integrated into curriculum programs will illustrate the use of Howard Garnder's Multiple Intelligences Theory in lesson planning coupled with collaborative learning strategies to enhance learning and transferability of knowledge to the workplace. Motivational strategies for the adult learner in an active learning environment are the foundation of the program.

Haywood Community College Entrepreneurial Learning Initiative

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Web site: www.haywood.cc.nc.us

Focus: Post-Secondary Education

Geographic Area: Haywood County, North Carolina

Products and Services: classroom training, community resource and outreach

Age Level: Adults

Key Partners: Rural Entrepreneurship through Action Learning (REAL), North Carolina

Small Business Center Network (NCSBCN), Handmade In America, Haywood Chamber of Commerce, and Haywood Economic Development Commission

Abstract: The origins of the entrepreneurial learning initiative began in 1990 with collaboration with NC REAL on the need for entrepreneurship education at the postsecondary. Haywood Community College was the first community college in the nation to implement the REAL Enterprise program. In 1996, the college started a self-study program in which the entrepreneurial learning initiative was further developed. HCC's views entrepreneurial learning as the provision of focused entrepreneurial instruction in key programs, in addition to helping students and organizational members develop the ability to apply the traits and skills typically associated with entrepreneurs—e.g., responsibility, adaptability, teamwork—to their various learning challenges. A broad-based operational definition for the concept of entrepreneurship is used at Haywood. *Entrepreneurs are those who see opportunities that others do not and marshal the resources to capitalize on them.*

Several components are working together collaboratively giving momentum to this initiative, such as:

- Every course syllabus at the college states the commitment made to teaching entrepreneurial skills to students, and each instructor lists the entrepreneurial skills included in the particular course.
- Our Professional Crafts program has a long and established national reputation for preparation of graduates with exquisite technical skills coupled with real-world entrepreneurial skills.
- The college is planning for the development of a regional Entrepreneurial Resource Center that will serve as a training center for faculty and staff, provide a research facility for students, and be a meeting place and resource center for potential entrepreneurs and established small-business owners.
- Yearly entrepreneurial conferences are planned.
- An ongoing entrepreneurial newsletter is published quarterly.
- Since 1986, the college has housed a Small Business Center that provides community outreach as well as an internal resource for the college.

Sharron S. Bleyl is director of the Small Business Center and chairperson of the Entrepreneurial Learning Team.

REAL Enterprises

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Angela Overton, Assistant Director
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or angela@ncreal.org
Web site: www.ncreal.org

Focus: Experiential Entrepreneurship Education for Middle Schools, High Schools, and Community Colleges

Geographic Area: North Carolina

Products and Services: comprehensive professional development program for instructors (in-service seminars, site visits); experiential, activity-based entrepreneurship curricula with integrated technology and student workbooks for high school/post-secondary ("REAL Entrepreneurship") and elementary/middle schools ("Mini/Middle REAL"); materials and support for establishing successful local and state-wide programs; evaluation and documentation of student demographics, learning outcomes, and business development results; School-Based Enterprise module/training.

Age Level: Children (Grades 5–8), youth (grades 9–12), and adults of all ages

Key Partners: At the local level: entrepreneurs, small business assistance providers, and community development advocates through a Community Support Team created by each local program. Organizational partners: REAL Enterprises

Abstract: Founded in the early 1980s, REAL Enterprises' mission is to help individuals, schools, communities, and rural America grow through hands-on entrepreneurship education. REAL is committed to preparing youth and adults to be active, self-sufficient, and productive citizens and effective contributors to community and economic development by: creating and sustaining a national network of dynamic entrepreneurship educators supported by effective member organizations, providing high quality hands-on entrepreneurship curriculum and training for K–16 educators, advocating for experiential education and entrepreneurship, and documenting REAL's effectiveness for students and teachers. REAL serves and supports schools and teachers through nonprofit national and member organizations throughout the United States, six of which serve states in the ARC service region.

How it works: At the high school/post-secondary level, REAL guides students through the process of creating small businesses of their own design. The process includes:

* self-assessment to determine students' potential and existing marketable strengths,

* community analysis to identify needs and trends in the local economy,

* researching/writing a comprehensive business plan for a student's chosen enterprise, and

* start-up support for participants who choose to open and operate enterprises.

A Community Support Team of entrepreneurs and others from the local community assists each local program. REAL has been successfully integrated into existing post-secondary degree/certificate programs and has demonstrated its ability to create successful businesses.

In elementary and middle schools, Mini/Middle REAL helps students explore entrepreneurship in the context of a fully functioning in-school community (with a "Merchant's Mall," government, revenue, and court system), understand the economic implications of career and lifestyle choices, and apply entrepreneurial practices to school-based enterprises and community needs.

Ohio–West Virginia

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Entrepreneurship Everywhere

Sample Entrepreneurship Education Programs in the U.S.

[A] [B] [C] [E] [F] [G] [H] [I] [J] [K] [L]
[M] [N] [P] [R] [S] [T] [V] [W] [Y]

ABC=KIDS and CO. Project

Lorna Brown-Miller, Instructor
Wellston School District
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Focus: At-risk African-American minority students

Geographic Area: St Louis, MO

Products and Services: Teaching Entrepreneurial Skills

Age Level: Students from kindergarten to 12th grade

Key Partners: Wellston School District, the business community, college serving groups, senior volunteers, the community at large, the Jefferson-Smurfit Center for Entrepreneurial Studies housed on the St. Louis University campus, and the St. Louis Enterprise Community.

Abstract: The ABC (Attendance/Behavior/Character) = KIDS and CO. Project serves students from kindergarten to 12th grade who have an active role in this program. Wellston School District has a population of 900 at-risk African-American minority students living in an urban setting just recently declared an economic empowerment zone, who are impacted by this program's existence.

The ABC=KIDS and CO. Project's overall purpose is to teach entrepreneurial skills to at-risk youth from kindergarten through high school in the Wellston School District. The program

- introduces low-income students to the world of business and entrepreneurship by teaching them how to develop a small business
- enables students to learn the concepts of self-esteem, self-sufficiency, and a free market society: provides basic educational skills including reading, writing, math, social studies, and public speaking through entrepreneurship education
- gives students the opportunity to develop and demonstrate critical and creative thinking skills and is a school-to-work transition opportunity.

The ABC=KIDS and CO. project provides opportunities for all participating students at each school to focus on improved Attendance (A), improved Behavior (B), and Character

development (C) to extend student learning beyond the classroom through providing opportunities to use academic skills and real-life knowledge to become mini-entrepreneurs in KIDS & CO.

This program is unique because it is the only one of its kind in our area that has a behavior modification component connected with it. We are the only entrepreneurial program that has been featured on the front page of our ma]or newspaper, the *Post-Dispatch* (issued Friday, November 29, 1996). ABC=KIDS & CO. is a collaborative effort involving the Wellston School District, the business community, college serving groups, senior volunteers, the community at large, the Jefferson-Smurfit Center for Entrepreneurial Studies housed on the St. Louis University campus, and the St. Louis Enterprise Community.

African and American Friendship
Massachusetts MicroEnterprise Association

Alusaine K. Deen, Executive Director
Massachusetts MicroEnterprise Association
P.O. Box 29
Boston, MA 02126
617-327-0313
Fax: 617-327-0239

Focus: Business training through classroom and field trips

Geographic Area: Boston area

Products and Services: Business development training

Age Level: Youth and young adults

Abstract: As part of the Massachusetts MicroEnterprise Association, African and American Friendship works with youths age 12 to 25 in the economically depressed areas of Boston, such as Dorchester. It was established in 1986 and started its entrepreneurship program in 1995. The program provides business training through classroom and field trips for youths in disadvantaged Boston communities and provides start-up money to youths who start their own microenterprise.

Albuquerque Public Schools—Resource Center
Jigsaw . . . Putting the Pieces Together

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Albuquerque Public Schools—Resource Center
220 Monroe SE
Albuquerque, NM 87108-2811
505-256-4229
Fax: 505-256-4416

Focus: Senior high school and all School-to-Careers participants

Abstract: In the Albuquerque public schools there are several truly exemplary entrepreneurial programs associated with the DECA Vocational Student Organizations. Additionally, the School-to-Careers Department has greatly advanced the causes of work-based experiences in a school setting, and academic subjects taught in the context of work. What has been noted is that these entrepreneurial programs and academic studies are not integrated. In fact, the integration of these subjects is rare throughout the country.

Therefore, in 1998–99 it has been established that an entrepreneurship program in Albuquerque public schools will serve as both pilot and model for this implementation. The Applied Academic classes, which teach the skills needed to succeed in work, postsecondary school, and life; the school-based Occupational Education teaching in the area of Entrepreneurship; and the Entrepreneurial DECA VSO activities, which offer on-the-job training experiences, will be planned for implementation in 1999–2000. The combination of these three areas would result in an innovative program rarely available in the nation.

Such a program would effectively demonstrate the achievement of School-to-Work goals through a truly comprehensive system of education. It would support many of the state and national goals, especially the New Mexico State Board of Education's adoption of the defined Career Readiness skills. This integrated entrepreneurship program will meet established competencies, discuss delivery systems, share these within the district, and establish new agreements with post-secondary schools from around the state.

They feel this program demonstrates the concepts and benefits of integrated academic and occupational education; what an integrated entrepreneurship program might look like; and what some of the problems/roadblocks that the initiative has encountered are. It also demonstrates the vision that this initiative will build on leadership skills of VSO participants and re-defines academic strategies, and achieves both without "re-inventing the wheel."

Albuquerque Public Schools
Valley High School

Entrepreneurship for Special Populations
Stacy Scott
Albuquerque Public Schools
Valley High School
1505 Candelana Rd., NW
Albuquerque, NM 87107
505-345-9021, Ext. 252

Focus: Art-based vocational training program that encourages choice making and self-determination.

Geographic Area: Albuquerque Public Schools, the 27th-largest school district in America, serving a student population of over 50,000.

Age Level: High school students age 14 to 22 years with cognitive functioning in the 18-months-to-4-year-old range. Students are classified as multiply impaired with an IQ range of under 40. In addition to being intellectually disabled, the students also have combinations of other disabilities, including microcephaly, seizure disorders, autism, cerebral palsy, and orthopedic and neurological impairments.

Key Partners: The program is funded by the public school system and IDEA funds. Private, for-profit businesses and service clubs are key partners that support the program through donations of gifts in-kind, equipment, money, and venues for displaying and selling the products. The local Civitan clubs lend great support and often organize donation procedures. The Weems Gallery and Framing Company donates booth space at its gallery and also at its annual ArtFest, a nationally juried art show.

Abstract: The premise of the program is that everyone can be productive when given the opportunity and support. It is vitally important that individuals be allowed to self-determine and choose their vocation. Art-based activities lead to self-determination by providing opportunities for participants to (1) express creativity, (2) communicate, (3) choose

activities and degree of participation, and (4) succeed at their given task. Many individuals with multiple impairments often do not have opportunities for expression and communication. These persons may stop trying to communicate because non-disabled staff, peers, and caregivers lack time or desire to listen or interact. An art-based program is rich in avenues for exploring creativity, self-discovery, and communication.

The students in this program are non-traditional in the scope of a vocational education program because of their level of cognitive functioning and their need for support. With environmental modifications and other such support these students can be highly successful after graduation by being placed in a sheltered setting or an enclave situation (a group of two or more workers performing a particular job).

Even the most severely impaired students can achieve success in this program. A student who has been blind from birth can successfully complete a project. First, she chooses which art activity she wants to do by using a tactile symbol board; i.e., the symbol for collage is a piece of burlap and fibers. Then she can make a color choice using tactile symbols; i.e., a lid to a jar represents blue—it is a smooth, cool color. Fibers, beads, paper scraps, and other pieces are already color-sorted into boxes, so that each project will have a "flow." The student then selects pieces from the box. The work surface is raised about three inches off the work table and the base of the collage is placed on this work surface. The student applies glue to the entire base of the collage and then, with the assistance of a sighted staff person, places the items on the collage base. When the piece is finished, it is matted and framed.

Group projects stimulate communication and interaction. Students participate in making homemade recycled paper that a local nonprofit group uses for stationery. The project is broken into several tasks: shredding paper, measuring shredded paper and water, turning on the blender, sifting pulp, and so on until the project is completed. The group process allows each student to be successful at whatever task has been chosen. Team building, learning to take turns, cooperation, and communication are skills learned in the context of the art project.

Resulting Product: Matted and framed paintings, collages, pottery, jewelry, candles, and stationery are ready for sale through art shows, galleries, and a student-run craft bazaar on campus. Students in the program gain career-readiness skills for post-high school job placements by learning task analysis, choice making, team building, job completion, attention to task, and pride in achievements.

Alliance All Purpose, Inc.

Alliance House
Stoneham, MA
617-438-6880

Focus: Business training and experience for youth

Abstract: Alliance All Purpose is a service business offering assistance with yard work, auto detailing, and other labor-intensive tasks. It is owned solely by the residents and graduates of Alliance House, a staff-secure, short-term assessment and intervention for adolescent males age 13 to 17 years referred by the Massachusetts Department of Youth Services.

Alliance All Purpose is a real corporation, owned by the residents and graduates of Alliance House. It is separated into two divisions: the Resident Division and the Senior Division. The Resident Division is for Alliance House residents, all of whom must participate in the business. The Senior Division is for Alliance House graduates, who, after they leave, continue working with the business either full-time or part-time. The goal of the Senior

Division is aftercare—to keep former residents employed, to reinforce positive behavior they learned at Alliance House, and to provide daily support.

Each Alliance House resident is a stockholder and Alliance All-Purpose owner. The stockholders meet every Monday morning for one hour. There is a five-member board that includes up to two Senior Division members. The board is elected by the stockholders and holds weekly meetings to decide policy issues. At the end of each month, after all expenses are paid, the net profits are divided among stockholders according to the numbers of hours they worked during the month. A portion of the proceeds of each job are kept in the business.

The classroom is used as a business training ground where the basic skills for running business are taught. The residents who attend school 5–7 hours daily learn basic accounting, marketing, and computer skills and customer relations skills. For example, a math class on work problems emphasizes how to calculate a job bid.

In the future, Alliance All-Purpose hopes to start a bank, modeled after the Grameen Bank of Bangladesh. It will be available to those in the Senior Division. Those starting a business will be assigned a professional mentor and will meet with others in teams. Alliance All-Purpose will be part of PBS's *This Old House* programs.

Ambrose's Cruces Cocina

Mary Ann Constantini
Kevin Marks
P.O. Box 30001
Las Cruces, NM 88003-8001
505-527-9400

Focus: High School

Abstract: Come visit a student-operated business that trains students in community-based hospitality and tourism work situations. The Las Cruces program will share curriculum/lesson plans developed with a local gourmet restaurant and their hands-on accounting training program designed to help students learn all aspects of the industry.

Mary Ann Constantini is in charge of School-To-Work and Accounting programs at Las Cruces High School.

Kevin Marks is an English teacher at Las Cruces High School and brings practical restaurant management experience and education to this integrated progam.

Arkansas School-Based Enterprises
Fort Smith, AR

Helen Hicks, Marketing Teacher and Voc. Dept. Chair
Northside High School
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Focus Public-secondary-school juniors and seniors of all ability and academic levels.

Abstract: This is a school-based project to provide a realistic opportunity for students to

experience the concepts learned in high school marketing courses. Students actual develop a business plan and carry it through to daily operational tasks increases their knowledge and abilities.

The comprehension of all facets of a business is enhanced. Reading about purchasing, inventory control, customer service, distribution, and finance is one thing—actually having to be responsible for start-up and operation of a school-based enterprise is a rewarding advantage for high school students.

Babson College

Dr. Steve Spinelli
Arthur M. Blank Center for Entrepreneurship
Babson College
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The college's founder, Roger Ward Babson, was a visionary financier and a successful entrepreneur and businessman. He was an educator ahead of his time, and his entrepreneurial spirit forms the philosophical foundation of Babson College.

For more than 75 years, Babson College has taken the lead in teaching venture creation and growth, and emphasized the vital place of entrepreneurial thinking within established businesses. Our expertise has been widely noted. In October 1998, *Business Week* named the F.W. Olin Graduate School of Business at Babson among the top 50 MBA programs in the United States. In the 1998 *U.S. News and World Report* survey of top national graduate business programs, the F.W. Olin Graduate School ranked first in entrepreneurship for the fifth consecutive year.

In *U.S. News and World Report*'s 1996 survey of the best business schools for entrepreneurs, Babson's undergraduate program ranked first in the United States (1996 was the last year of this survey.)

Success magazine has included Babson among the 25 best business schools for entrepreneurs from 1994 to 1998.

At the **Arthur M. Blank Center for Entrepreneurship**, the mission is to enhance entrepreneurship education and practice worldwide through the creation and development of teaching, outreach, and research initiatives that encourage and support entrepreneurs and the spirit of entrepreneurship. The study, promotion, and practice of entrepreneurial leadership are essential to Babson's mission and character. The spirit of entrepreneurship pervades our curricular and cocurricular activities, and the Arthur M. Blank Center for Entrepreneurship is the hub of outreach, research, and teaching in the field.

The **Glavin Center for Global Entrepreneurial Leadership**, launched in 1997, continues a long tradition at Babson College of entrepreneurial innovation to meet the needs of a changing business world. Through the appointment of distinguished faculty members, the center builds on Babson's academic strength and leadership to develop new collaborations in business, teaching, and research worldwide. The center will broaden Babson's impact in the international arena and set the stage for new levels of achievement in Babson's mission to educate entrepreneurially-minded men and women for positions of leadership in the 21st century.

Banking: An Enterprise for Entrepreneurs

Elcendia Nord
Andreja Stevens
Silver Spring School
5131 N. Green Bay Ave
Milwaukee, WI 53209-5753

Focus: Elementary-school level, or can be adapted for K–12

Abstract: Learn how elementary students are introduced to the world of work at an early age. This is a program in which an elementary school has developed an entrepreneurial program that includes a banking component. Presenters will share their successful experience in their unique elementary school banking enterprise. Based on a clearly defined community of interest and pre-determined goals, this reform model is transferable to other schools. The focus of the program is to familiarize students from low socio-economic backgrounds with the banking process. Infusion of banking careers and classroom businesses into the curriculum created the linkage between school and work, preparing students for a technological world.

Learn how a bank can be developed and implemented in an elementary school. Development of a partnership with a fully working commercial bank was instrumental in the creation of this enterprise. Going from a dream to a reality is the focus. You will be amazed to see how professional the fifth-grade students conducted and ran the First SR Bank of Silver Spring School. The entrepreneurial immersion program includes in-school employment, classroom enterprises, community business partnerships, the relationship between the Silver Spring School Entrepreneurial Immersion program and the new School-to-Work Program of the Milwaukee Public Schools, possible grants, and portfolio for success.

The Associated Bank, one of the business partners, has received a national award for this partnership initiative. Due to the success of the program at Silver Spring School, other branches have formed partnerships with additional schools in the area. Many schools in and around the state of Wisconsin have come to observe and duplicate this banking process.

The purpose of this program is to introduce students from a low socio-economic area to the world of finance. This has been accomplished through implementation of a student-run bank using actual currency and banking skills. Check with us to learn about planning, implementing, and developing the First SR Bank of Silver Spring Elementary School. Learn how to successfully operate a student-run banking enterprise, whether real or simulated.

Broward County School Board, Florida
Institute of Business and Entrepreneurship

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Focus: Provide entrepreneurship education through an interdisciplinary business, social studies, and language arts curricula.

Geographic Area: The IBE program is currently offered in ten high schools in Broward County with a 1990–2000 enrollment of approximately 350 students.

Products and Services: Products available include a comprehensive curriculum guide including activities, projects, and assessments designed for each individual course; a computer database designed to facilitate the mentor comparative analysis activity; and promotional materials. Services provided to schools include identification of staff development opportunities and applicable instructional materials in addition to coordination of teacher training, student seminars, and mentor/student orientations; mentor recruitment, fingerprinting/clearance, and maintenance; guest speaker recruitment, scheduling, and maintenance; student field trips; and graduation ceremony.

Age Level: High school juniors and seniors.

Key Partners: Enterprise Ambassador USA of Nova Southeastern University and mentors/guest speakers from local businesses

Abstract: In 1995, the Institute of Business and Entrepreneurship (IBE) was developed as a collaborative effort between the school board of Broward County, Florida, and the Enterprise Ambassador USA of Nova Southeastern University. The IBE program is a two-year sequence of six courses designed to educate high school juniors and seniors about entrepreneurship and the opportunities and responsibilities of America's free enterprise system. The school board of Broward County, Florida, has been an associate member of the Consortium for Entrepreneurship Education since 1996.

The IBE program was originally designed to infuse Enterprise Ambassador USA activities and projects into an existing business management curriculum. The business management curriculum was expanded to include not only business-student standards (e.g., keyboarding, computer applications, business management, business law, and entrepreneurship) but also social-studies student standards (e.g., American government and economics). In 1998–99, the program was further expanded to include language arts student standards.

The IBE program is an exemplary school-to-work program that links the classroom to the real world of business through a project-oriented curriculum. IBE activities and projects include:

- **Business Mentors and Applied Business Studies**—Students interact with their own personal business mentor through an applied business studies program.
- **Seminars**—Local business experts conduct monthly in-school seminars. Students have an opportunity to meet successful entrepreneurs in a small group setting by attending the Only in America Conference for Broward's Future Leaders.
- **Success Analysis**—Using a series of videos, printed biographies, and individual research, students identify the characteristics of successful entrepreneurs. As a culminating activity, students assess and analyze their own personal characteristics and develop a plan to facilitate the development of these success characteristics.
- **Business Computer Simulations**—Students develop team building, analytical, and decision making skills through participation in computer simulations such as *Dino Park*, which focuses on the entrepreneurial skills, and *Planning for Success*, which guides students in effective business planning.
- **Special Projects**—Juniors plan and implement a neighborhood-based community service project. Proceeds from the project are donated to local charities selected by the students.

By serving as mentors to elementary schools in their school's innovation zone, seniors teach elementary school students about free enterprise and the importance of goal setting and personal management. Seniors may also participate in a project that develops a supportive relationship with disadvantaged children in their own neighborhood.

- **Individual and School-Based Businesses**—In the junior year, students develop a basic business plan. The senior curriculum focuses on the development of a comprehensive business plan. IBE students have an opportunity to put their business plans into action by planning and starting their own individual business or by participating in a school-based business. School-based businesses students have planned, organized, and operated include a café for community school students, school stores, and a breakfast-delivery service for teachers.

- **On-Site Business Visits**—Students participate in an out-of-county business field trip each year. During the 1998–99 school year, students visited Busch Gardens in Tampa. During this visit, students completed an activity that related their visit to components of the *Dino Park* computer simulation in which students set up and operated a dinosaur theme park.

- **Postsecondary Articulation and Scholarship Opportunities**—Students who graduate from the IBE program may receive articulated college credit at either Broward Community College or Nova Southeastern University. Students receive from three to six credits, depending on the institution and their postsecondary major. IBE graduates attending Nova Southeastern University also are eligible for a four-year undergraduate scholarship award. IBE students who meet all eligibility criteria qualify for the Florida Gold Seal Vocational Scholars Award and may qualify for other scholarships as well.

- **Special Recognition**—Students earn community service hours by participating in special projects; receive recognition through participation in Future Business Leaders of America competitive events; and are eligible for a crystal trophy and savings bond by submitting a Vision Award essay. Seniors are also recognized in a special graduation ceremony.

B-School For Beginners: Teaching Teachers to Teach Entrepreneurship

Ronni K. Cohen, Program Director
Business School for Beginners
Claymont Elementary School
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Email: cat6277@aol.com

Dr. Bonnie Meszaros, Assistant Director of the Center for Economic Education and Entrepreneurship
103 MBNA America Building
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Focus: Elementary (grades K–6) teachers

Geographic Area: Delaware and Halifax, Nova Scotia

Products and Services: Follow-up mentoring for teachers

Age Level: Teachers

Key Partners: Center for Economic Education and Entrepreneurship at University of Delaware

Abstract: B-School for Beginners, established in 1996, is a unique graduate course to teach teachers techniques and strategies to create and implement entrepreneurship programs in their elementary classrooms. The course equips teachers to help students make the school-to-work connection. Teachers earn two graduate credits when they complete an implementation portfolio that includes a plan for implementing a class or school-wide entrepreneurship project. A third credit can be earned when students evaluate their plan after using it with their students.

The course is unique in that the week-long academy teaches through the use of modeling the strategies used to teach entrepreneurship. Community entrepreneurs share their expertise in lunchtime seminars. An "entrepreneur tour" helps teacher see the impact of making the community an extension of the classroom. Participants receive a number of children's books and learn to use literature to teach entrepreneurship, an effective way to introduce teachers to entrepreneurship. Teachers receive and are trained to use Inventor's Portfolio to incorporate entrepreneurship, invention, creative problem solving, and evaluation into the curriculum. Participants take part in a market to experience being entrepreneurs and to understand the power of a market as a learning experience. Teachers better understand concepts when they use the market as a tool in learning what their elementary students will experience in student ventures.

Effective and significant are the quarterly follow-up dinner meetings that provide mentoring and support for teachers. Teachers receive a new set of lessons at each session and have time to network and share materials and resources. Participating teachers are invited to bring student entrepreneurs to the spring Youth Market, which draws children from across the county.

Budding Entrepreneurs
Jose Barrios Elementary School

Linda Placencio, First-grade teacher
Jose Barrios Elementary
80 Spring Creek Rd.
Silver City, NM 88061
505-538-2032

Marie Thompson, Second-grade teacher
Jose Barrios Elementary
303 E. 20th
Silver City, NM 88061
505-538-2032
Email: thompsonmsjl@gilanet.com

Clorinda Rael, Third-grade teacher
Jose Barrios Elementary
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Silver City, NM 88061
505-538-2032
Fax: 505-534-0555

Email: clorael@yahoo.com

Focus: Elementary

Abstract: This entrepreneurship program is about first, second, and third graders becoming entrepreneurs by researching, producing, advertising, and marketing products at no expense to the school. Realizing that entrepreneurship is a life-long process, the purpose of our program is to provide students with the opportunity to utilize their unique talents, take risks, accept challenges, respect themselves and others, and develop skills necessary to work cooperatively through entrepreneurship.

We vary the curriculum, as we often get each others' students. This year, the students have researched and sold ice cream. This alone made enough profit that each child was able to use $5.00 of that profit to open a savings account at a local bank. One-third of the students have added to that account.

After visiting with a local broker, the students have also bought some shares of stock in Pepsico and are learning about the stock market. They have partnered with the forest service by adopting a local picnic area for periodic clean-up. The forest service gives the students lessons about nature and taking care of our environment. This is done in an effort to give something back to the community. They have opened up a school store to include workers from the entire school. Here they learn about merchandising, taking and filling orders, working with the public, and being responsible and reliable, etc.

This program provides students with skills necessary for the future, puts them in charge of decisions, and enables them to earn money and decide how they will spend the profits. It benefits students in a way that no other program can.

Building an Entrepreneurship Academy

Dianne Lauramoore, Director
Academy of Entrepreneurship
Buchholz High School
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Gainesville, FL 32606
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Focus: Senior High School

Abstract: The academy has been an evolution of a management/law course into an innovative entrepreneurship academy program. An integral component of this successful program is building partnerships with the business community/advisory board. This collaborative effort provides students with professional seminars, career shadowing, mentoring, and an executive internship program.

The Academy of Entrepreneurship at Buchholz High School is part of a tech-prep program in cooperation with Santa Fe Community College and the Alachua County School Board. The academy offers a series of three-year-long courses for students in grades 10–12. For those who complete the program and maintain the required grade point average, the Florida Department of Education provides the Gold Seal Award, a renewable scholarship of up to $2,000 that can be used for their education at any postsecondary institution in Florida.

Dianne Lauramore, the entrepreneurship instructor, created the program six years ago, as an outgrowth of the business management and law course she had previously taught in the

business and marketing program. The academy concept was designed to encourage a specialization for those students who envision themselves as entrepreneurs someday.

The Academy of Entrepreneurship is a magnet school that started in September 1995. Participation in the academy is open to any student in the county. In addition to the entrepreneurship courses, students also take other academic courses, including math, English, history, science, and other business courses. Tech Prep is a special feature of the academy. As a result of articulation agreements, upon completion of the entrepreneurship courses students can transfer up to nine credits at Santa Fe Community College.

In 1995, the Alachua County Tech Prep Consortium was selected by the U.S.Department of Education as a model tech-prep site for exhibition, received the American Association of Community College's Parnell Award of Excellence in Tech Prep Education, and was designated as a mentor to other Florida Tech Prep consortia. The Entrepreneurship Academy is one of seven model programs that make Alachua County's Tech Prep Consortium a winner.

This model program that started through the vision of an excellent teacher is a winner. It demonstrates how collaboration between educational institutions, and the desire to make learning fun and rewarding, can offer enterprising students the opportunities to learn about business and create their own futures.

Camp Enterprise

Executive Director
The Rotary Club of San Diego, CA
Email: ericsson@swedentrade.com

Abstract: Since 1976, the San Diego Rotary Club has sponsored Camp Enterprise in an effort to educate San Diego youths about the free enterprise system and the world of business. Students learn from some of San Diego's top business leaders in a fun and educational environment at Camp Cedar Glen in Julian. Volunteer Rotarians and prominent San Diego business leaders serve as presenters, discussion group leaders, and team facilitators.

During the two to seven days of camp the students work in teams to develop a business plan outline for the business they select. This year's industry topic is "Business in Cyberspace," which requires students to work together to create a business using the Internet, or supplying those companies that do business on the Internet. The participating students come from over 20 different schools in San Diego, both public and private.

Through panel discussions and presentations, Camp Enterprise teaches the participants:

- An understanding of the free enterprise system, management, and labor;
- How to start, organize, and run their own business;
- How to use teamwork and creativity to prepare business and marketing plans;
- How to accomplish a task, and how to prepare and deliver a presentation within a given time frame;
- Business ethics; and
- Maintaining charity and community involvement as a business person and leader.

"Camp" Enterprise, Iowa

Connie J. Freese, New Choices Coordinator
Rhea Walker
Hawkeye Community College

844 West 4th Street
Waterloo, IA 50702-2102

Focus: Junior and senior high school girls, community-based organizations in partnership, educators in Iowa schools, and displaced homemakers

Abstract: Iowa "Camp" Enterprise is the beginning of numerous statewide and community partnerships to further the entrepreneurship dream in our state. Use of our new state-wide fiber optic network increased awareness of finance and marketing principles among potential business owners. Increased knowledge of small-business principles among teens and teen educators was achieved with the "camps." Small business is the future economic development in the state. Business success comes with entrepreneur/business education.

Campus Café: A School to Work Program

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Bernalillo High School
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Bernalillo, NM 87004
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Focus: Senior high school, with a concurrent enrollment to a community college

Abstract: The Campus Café is a part of the Bernalillo High School Career Academy. The program began in 1994 with ten students enrolled in an Advanced Food Service course. The program currently serves 110 students or more per year. The students at Bernalillo have designed a café that operates for breakfast and lunch and serves students and faculty. Their primary source of income is from the catering portion of their program. They cater to the school and community for a variety of events. Catered events have ranged from lunch for 20 adults to the district back-to-school event for 500 people.

The business began as a "typical" Home Economics Foods classroom. As the Bernalillo School-to-Work program began to change the way it does business, so did this program. Spankie Lou Bassett and the students designed the business after completing market research and working with the school community. The philosophy statement: the Campus Café is open to provide a variety of foods to students and staff at Bernalillo High School. The café will also provide the following learning experiences for student personnel:

- Work experience in the food service area
- Team-building skills
- Cooperation and responsibility
- Respect
- Money management
- Customer service
- Fun!!

When the students and Mrs. Bassett were given the opportunity to update their "avocado green" kitchens to a new Culinary Arts program, they traveled the state looking at vocational schools and restaurants. Their new facility is a change in the way high school career and technical courses are taught. They have a lab, café, computer lab, and professional cooking equipment to help their business succeed and give them the professional skills needed to compete in the culinary world. The curriculum has expanded to include Food Service I, Food Service II, Catering, and Professional Baking. In the spring of 1999, the students also opened the Campus Bakery, offering fresh-baked goods once a week

to the community.

Center for Entrepreneurship, Albuquerque, NM

Mary Henry, President/CEO
Center for Entrepreneurship and the
New Mexico Council for Economic Education
1009 Bradbury Dr. SE
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505-272-7677
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Focus: Community-based entrepreneurship education

Geographic Area: New Mexico area

Age Level: Adults and university students

Key Partners: Coleman Foundation

Abstract: The Center for Entrepreneurship is a new nonprofit organization in Albuquerque, New Mexico. The program had its genesis in the School of Management at the University of New Mexico as an entrepreneurial-studies concentration, then in 1992 expanded its activities to include community-based entrepreneurship education.

The center is now an independent organization and maintains a relationship with university students enrolled in the entrepreneurial studies program. It focuses educational activities on students and young entrepreneurs, teachers (both primary and secondary), and practitioners or potential entrepreneurs. Due to its location in a multi-cultural region, the center serves a diverse population, including Native American, Latino, and Anglo youths.

Center for Tribal Entrepreneurial Studies (CTES) Native American Entrepreneurship: Building Nations for Economic Self-Sufficiency

Marilyn Bread, Director
Center for Tribal Entrepreneurial Studies
Haskell Indian Nations University
155 Indian Avenue #5000
Lawrence, KS 66046
Phone: 785-749-8404, Ext. 293

Focus: University

Abstract: The Center for Tribal Entrepreneurial Studies (CTES) was established in 1996 to bring the entrepreneurial spirit to American Indian and Alaska Native individuals and communities. The emphasis is on a holistic, Native-American-values-based program that encourages self-sufficiency. In addition to the long-term educational component of a degree program at the higher education level, CTES provides training to elected tribal leaders in developing entrepreneurship-friendly communities, and has established a youth component with the current Haskell Elementary Teacher Education program.

CTES is a new component of the business program at Haskell Indian Nations University in Lawrence, Kansas. In 1996, the Kauffman Foundation provided the center a three-year grant to achieve three goals:

1) develop an associate of arts degree in culturally relevant entrepreneurship,

2) incorporate entrepreneurial components with the university teacher-education program serving grades one to eight, and

3) provide training in entrepreneurship and teaching entrepreneurship for tribal leaders and members.

A unique training program offered is the Community Innovation and Renewal through Creative Learning and Entrepreneurship case study development held in conjunction with Babson College. The program is focused on developing a cadre faculty from across the nation that have the skills and networks to develop curriculum and case studies on successful Native American entrepreneurs. The case studies incorporate the Native American storytelling way of learning through development of a video.

Colorado Small Business Development Center

Jayne Reiter, Director
Small Business Development Center
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Focus: Vocational, community college, welfare to work, low to moderate income, four-year college, community based, nonprofit.

Abstract: There are three steps that can be classified as the business start-up experience: The phase prior to deciding to go into business; the period of defining the business concept; and refining the concept.

- Prior to decision—Are you an entrepreneur? (3-hour seminar)
- Defining the concept—Do you have a good idea—is it doable? (2 seminars of 3 hours each)
- Refining the concept—Research the market (6 seminars of 3 hours); Identify competitive-edge testing for financial success

This program will help the learner successfully plan, start, and operate a business. Each step insures a framework for decision making to keep the business concept evolving.

Jayne Reiter is a small-business specialist with over 18 years of experience in sales and marketing. In her career she has owned and operated her own retail and sales business. She has a B.S. in business administration and an M.E. in adult education. In her role as a business counselor, she guides Small Business Development Center clients through start-up issues, marketing, alternative financing, and business plan development.

Community for Education Foundation

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Fax: 317-684-2530
Web site: http://www.overcomingobstacles.org

The Community for Education Foundation's Overcoming Obstacles CEO Program (Creating Enterprises and Opportunities) is a youth entrepreneurship education program. It has been operating since 1993, working with at-risk high school students in schools in south-central and east Los Angeles, and is soon to expand to other high schools throughout the United States, including those in Indianapolis.

Teachers are trained in the CEO curriculum and interactive teaching methods, and students learn concepts of entrepreneurship through classroom workshops and the creation of group or individual school-based businesses. The semester-long course culminates in a comprehensive business plan. The CEO program offers schools teacher training, a written curriculum approved for use in the Los Angeles Unified School District, classroom support, consulting services, and microloans for students with exceptional dedication.

Crowder College: Student Corporation Organized, Directed, and Operated!

Sherry McCormack, Business Professor
Crowder College
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Focus: Community College multidisciplinary program

Geographic Area: Crowder Community College District

Products and Services: Varies depending on the resources available and the needs of the college

Age Level: College students

Abstract: Crowder College administration and faculty joined to create the framework for a company organized and operated by students from all areas on campus. This multidisciplinary approach includes programs with the following types of degrees: associate of arts, associate of science, associate of applied science, and certificate programs.

The proposed presentation will set forth the techniques used in beginning this venture as well as the strengths and weaknesses experienced from inception to the present. These strengths and weaknesses will be from the perspective of the company board of directors, the student management team and employees, as well as from the college administration.

Also included will be the various projects chosen as ventures for the company. Projects discussed and rejected will also be discussed along with the reasons for declining the project. Funding opportunities will also be covered.

Sherrill McCormack is a member of the Crowder Business Department faculty; her work focuses on the Small Business Management/Entrepreneurship program. Active on the Crowder campus, Sherry is the coordinator for the North Central Association self-study process at Crowder and has been a CORE Advisor for incoming students since the program's inception. She has also chaired two of the six planning groups on the campus. Working with student groups is a large part of Sherry's interest at Crowder, serving as the faculty advisor for the Crowder chapter of Phi Beta Lambda and as the Walton Fellow for Students in Free Enterprise. Sherry has also served as a faculty advisor for the 1998 and 1999 Ethanol Vehicle Challenges at Crowder. As one of the founding members of CC Corp, the student-operated company on the Crowder campus, she is actively involved as a member

of the board of directors and serves as a mentor to the management team.

Sherry is currently involved in several organizations, including the Crowder College Faculty and Professional Staff Organization, Missouri Vocational Association, Missouri Business Education Association, and Missouri Community College Association (she has given presentations at this group's annual conference). She is a past member of the Missouri Marketing and Cooperative Education Association.

East Bay Outreach Project

Director
East Bay Outreach Project
Haas School of Business
University of California Berkeley
510-643-0923
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Focus: Youth Entrepreneurship

Geographic Area: East Bay, CA.

Products and Services: Youth programs

Age Level: 15–18

Key Partners: East Bay High Schools, Haas School of Business, East Bay Local Businesses

Abstract: The East Bay Outreach Project at the Haas School of Business offers a youth entrepreneurship program called Young Entrepreneurs at Haas (YEAH) that trains high school youth in entrepreneurship during an intensive two-week summer workshop, followed by year-round educational and business planning workshops and field trips. The YEAH alumni organization offers year-round activities for those who wish to continue their business planning and pursue college options.

The YEAH program reaches out to educationally disadvantaged youth from over 15 local high schools and youth programs in Richmond, Berkeley, Oakland, and Emeryville. Each student is matched to an MBA student volunteer who acts as a role model and provides business planning guidance. In early spring, high school students present their business concepts to a community venture capital board and compete for up to $500 in start-up funds.

Enterprise Ambassador USA

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Focus: Program introduces entrepreneurship and "entrepreneurial thinking" as well as the importance of social responsibility and community ownership to high school students.

Geographic Area: Southeast and expanding

Products and Services: Teacher training, program curriculum and support materials

Age Level: High school students (13–18)

Key Partners: Wendy's International Inc., Sensormatic Electronics Inc., Gill Hotels, Autohaus Pompano Inc., Rotary Club of Fort Lauderdale, Horatio Alger Association of Distinguished Americans

Abstract: Enterprise Ambassador USA (EA USA) of Nova Southeastern University is a business/education partnership program that teaches high school students about entrepreneurship and the opportunities and responsibilities of America's free enterprise system. In 1988, Dave Thomas, founder and senior chairman of the board of Wendy's International Inc., established the Enterprise Ambassador Program to create an awareness in our youth about the importance of understanding and protecting this great system.

Through a student-driven curriculum and mentoring activities, students learn what it takes to be successful in business, build self-confidence, set career goals, and understand the importance of social responsibility and community ownership. Recognized as a model school-to-career program that integrates a wide range of academic subject areas, EA USA is igniting the spark of entrepreneurship in America's young people.

Entrepreneurs In Kentucky
Economics America in KY

Kimberly Clayton-Code
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Walton, KY, 41094 ,
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Email: KimberlyPC@aol.com

Focus: Teacher education in Economics and Entrepreneurship

Age Level: Teachers for grades 4–12

Geographic Area: Throughout the state of Kentucky

Abstract: Entrepreneurs in Kentucky, an educational delivery system developed by EconomicsAmerica in Kentucky, emphasizes basic economic concepts and entrepreneurship using Kentucky history, entrepreneurs, and economic development as general themes throughout the lessons.

Each lesson provides background materials about one or more Kentucky entrepreneurs. The accompanying videotape provides supplemental opportunities for students to learn about the lives of Kentucky entrepreneurs. Each lesson identifies student learning objects, the Kentucky Learning Goals and Academic Expectations, and the EconomicsAmerica Voluntary National Content Standards. Lessons also have a "Connect" section that suggests how the lessons can be used to teach English, mathematics, science, music, and art, as well as social studies. The Connect section also provides ideas for involving the community to learn about entrepreneurship and economics in Kentucky.

The curriculum has been disseminated to teachers throughout the state through enrollment in a graduate distance-learning course and/or attendance at a three-hour professional development workshop. In addition to the written curriculum and supplemental videotape, the Entrepreneurs in Kentucky initiative has created partnerships between teachers and

entrepreneurs.

The entrepreneurs have assumed a mentorship role to their partner teacher and students. Because the teacher and entrepreneur partner are encouraged to develop the activities that fit them best, descriptive information will be obtained about the development and maturation of the partnership. Preliminary information indicates that the partnerships have involved email communications, classroom visits, field trips, individual research projects, mock employment interviews, and sharing of personal histories.

Initial studies of the impact of the Entrepreneurs in Kentucky curriculum project have focused on the effects of the program on student knowledge of specific economic and entrepreneurial concepts as well as student attitudes toward entrepreneurship. The results of the analysis indicated that the program had significant effects in student understanding of the economic and entrepreneurial concepts of: entrepreneurial motivation, entrepreneurs' impact on industries, profits, factors of production, and the forces of supply and demand. The results also indicated that the students thought entrepreneurs are good for our state and community, and students indicated that entrepreneurs ought to be appreciated more in our community.

The ultimate success of the Entrepreneurs in Kentucky curriculum depends on the ability of the entrepreneurial program to elicit positive student attitudes and promote economic understanding. Further research will be conducted to determine the effects of the curriculum on a larger student population. Interviews of students, teachers, and entrepreneur partners, as well as observations of classrooms implementing the curriculum, are planned. These results will be combined to form statewide aggregate data for a more complete analysis of the implementation of the curriculum project.

Entrepreneurship in Consumer Sciences
Crawford, NE

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Crawford Public School
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Focus: Consumer Education

Age Level: High School students

Abstract: The students served in this program are students who need skills to survive in a small town with a lot to offer travelers and vacationers. This is a great location for these students to set up a thriving business of their own when they graduate from school. The students businesses would help the community grow and thrive.

The program is designed to help students reach their fullest potential through class instruction and hands-on training. This is a new program for this school. During class instruction students become aware of their skills and what their skills can do for them, and their community. The students are also able to look at different areas where they could put their skills to work. When the students are involved in the hands-on training, they are developing knowledge of the actual work, safety practices, the decision-making process, and the responsibilities that are involved.

The unique feature of this program is that students are strongly encouraged to be

entrepreneurs. The students develop promising ideas of an entrepreneurial business and research what is needed to get their business up and running. Eventually, the class will be able to set up their own business as a class project to help enhance the ability for them to start their own business.

Entrepreneurship in Marketing and Business Education

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Northwest High School
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Focus: Vocational/marketing education program and entrepreneurship

Age Level: 11th and 12th grade

Abstract: Students in 11th or 12th grade may enroll. There are no prerequisites, but access to a computer is required. This semester-long class starts with an overview of entrepreneurship, including definitions, cases, and characteristics. After a brief introduction to economics, students begin developing a business plan that can be used to obtain financing and win suppliers, prospective employees, and customers. This is achieved utilizing a step-by-step format, completing a project, and answering questions for each section. At the end of the semester, students correct and resubmit the plan in its entirety for final evaluation.

Students may easily format their class business plan into a written project for DECA competition. Students also get opportunity to speak with entrepreneurs through guest speakers and assignment formats. Opportunities exist to attend a Chamber of Commerce meeting, and to learn about various careers in areas such as property management, insurance, accounting, commercial banking, etc. There is no textbook, so all materials are generated by instructor through print, Internet, and actual company materials. An advisory board is used to lend authenticity.

Priese has a firm belief that this type of education is the most valuable type, because it promotes free enterprise, student individuality, and good self-esteem, and applies core learning to student-based interests.

Federal Reserve Bank of Kansas City
Community Affairs

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Focus: Promoting community economic development and fair and equal access to credit and capital.

Geographic Area: Regional—all of Colorado, Kansas, Nebraska, Oklahoma, Wyoming,

the western third of Missouri, and the northern half of New Mexico

Products and Services: Printed resource materials; a Web site resource guide; workshops, seminars and policy-oriented conferences; and meeting facilitation assistance.

Age Level: No age restrictions.

Key Partners Rural and urban community development stakeholders; e.g., state banking associations; community-based and nonprofit corporations and developers; philanthropic and private-sector participants; and Indian Country, governmental, and quasi-public entities.

Abstract: Gaining access to financial and technical assistance resources and having the right information to understand what resources are available are two major challenges of entrepreneurs and developers. The Federal Reserve Bank of Kansas City's Community Affairs Department works with diverse stakeholders and partners and offers an array of products and services to help entrepreneurs, developers, and communities become better aware of community development issues and of the available resources.

Our programs and products include:

- **Community Reinvestment:** A semi-annual publication that provides in-depth analyses of community development issues and topics. Past topics have included lending in Indian Country; micro-enterprise lending; rural technology; small business development; and community development venture capital.
- **Community Development Finance workshop:** These workshops use case studies to explore the many aspects of community economic development and cover a range of topics. Topics include identifying financing gaps, understanding the perspectives of each partner in the partnership, and identifying various public-sector resources.
- **Customers and Culture workshop:** Participants learn how cultural differences and perceptions can influence access to credit and in conducting business, and explore ways that the private sector can create and market products and services to a diverse customer base.
- **1stSource Community Development Resource Guide:** 1stSource is a site hosted by the Federal Reserve Bank of Kansas City to help entrepreneurs and developers more quickly access information about public programs that provide assistance for affordable housing, business development, community infrastructure, and agribusiness projects. 1stSource can be accessed at www.1stSource.kc.frb.org.

GASC Technology Center
Entrepreneurship . . . Vocational Style

Pat Pearson, Instructor, GASC Technology Center
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Focus: High School Programs

Abstract: Entrepreneurship has been the focus of a program developed by Pat Pearson at GASC Technology Center in Flint, Michigan. The program teaches juniors and seniors all the aspects of preparing and writing a business plan. Students present the plan to a business panel for approval. A unique feature of the program in the in-school incubator where her students offer various products and services to students in their break times.

Pat Pearson has been a vocational teacher for 24 years and currently is the developer and instructor for the Entrepreneurship Program at GASC Technology Center. Pat has been a member of the International Consortium for Entrepreneurship Education for a number of years, since she attended her first Entrepreneurship FORUM. She uses the PACE curriculum, among other resources, to provide material for her students.

George Washington University, Center For Family Enterprise

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Focus: Adult business owners and families

Abstract: The Center for Family Enterprise, George Washington University, is part of the School of Business and Public Management (SBPM). It is hosted within the Management Science Department. Our location in the nation's capital, where policy making, international transactions, technological innovations, research breakthroughs, and intellectual stimulation are imbedded in our regular operations, makes us a unique and invaluable resource from which family firms can benefit.

The George Washington University is committed to sustaining the Center for Family Enterprise, whose primary mission is to ensure the survival and growth of family firms and to develop a long-term relationship with the family business community.

Currently the center has a partnership with DECA to develop a new curriculum appropriate for use in the high school and middle school classroom.

Since 1990, when the U.S. Small Business Administration conducted the last of five surveys focusing on entrepreneurial education and training in the United States, there has been no systematic data collection and review of the field of entrepreneurial education. The George Washington University's School of Business and Public Management's Center for Family Enterprise has joined with the Ewing Marion Kauffman Foundation to present the results of the 1997 "National Survey on Entrepreneurial Education and Training."

Purpose and significance of the study was to:

1. Stimulate interest in the educational community to provide new and innovative entrepreneurial curriculum

2. To encourage educational organizations to expand their current activities at both the secondary and post-secondary levels.

3. Provide a database so that individuals can use the results of the survey as a reference guide to entrepreneurship education programs and to develop new curricula in small business and entrepreneurship.

Global Education Partnership
Entrepreneurship and Employment Training Program

Dymilah Hewitt and Yohance Edwards
Teachers with Global Education Partnership
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Focus: Junior and Senior High Schools and Community Based Organizations

Abstract: Entrepreneurship education is becoming an increasingly popular way for schools and community based organizations to help young people take responsibility for their own learning and imagine new possibilities for their futures. As new entrepreneurship programs are created, however, there is a need for curriculum that supports a developmental, activity-based approach to helping students gain the skills they'll need in order to have successful business experiences.

The project introduces young people to important business concepts using an integrated, interdisciplinary approach. They will work through the basic steps of product development, calculating cost of goods, learning to price for profit, and conducting basic marketing.

Global Education Partnership has entrepreneurship and employment training programs in Oakland, as well as in Kenya, Tanzania, Indonesia, and Guatemala, and also promotes educational resources development projects in those countries. Students who participate in G.E.P. programs are taught that there are no limits—economic, geographic or otherwise—to the possibilities for their success if they can build it for themselves.

Granville Academy

Executive Director
1300 Hamilton Ave, 2nd Floor
Trenton, NJ 08629
609-393-3229

Focus: After-school program for high school youths

Abstract: Granville Academy is an after-school program teaching 8th-to-12th-grade inner-city youths about the business world. There are eight affiliates around the country, each using the same training curriculum. The affiliate sites are in Trenton, New Jersey; Cleveland, Ohio; Waterbury Connecticut; Tampa, Florida; North Carolina; Baltimore, Maryland; Washington, D.C.; and Fairfax and Arlington, Virginia.

Granville Academy was started in 1983 by businessman Bill Granville. His mission is to prepare inner-city youths for the economic mainstream so that they can work with other youths to build stronger communities. It is a five-year program, with students meeting approximately once every two weeks at business locations. Individuals in business serve as instructors. In the beginning of the program, students are introduced to the world of work; later they find jobs in order to apply what they have learned in the classroom to real life. There are also annual national meetings of all participating youths.

Grayslake Community High School

Jerry Allen, Teacher
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Focus: High school grades 11 and 12, regular or honors-level students

Abstract: In this high school class, students study job interview techniques before using these skills to create corporate teams. Once teams are set, they do units in teaming, quality (TQM by Deming), and business plans. Students then select a market, and produce and sell a product. After production and sales, the corporation "closes out". The final team activity of the year is the annual meeting, which is planned and delivered by the student teams. During the last quarter of the year students read books from leadership authors other than Deming, and then compare authors.

Students run the corporations with the teacher as a coach. In 10 years, no corporation has lost money. Students planned and delivered annual meetings with the school administration, board of education, community leaders, members of the chamber of commerce, and parents as the audience.

Unique features of the program include:

- Successful corporate ventures
- Student-designed and -run annual meeting
- Emphasis on real-life skills such as team building, resume writing, and interview skills.

Green and White Cookie Site
Walker High School, Louisiana

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Focus: DECA/Marketing Education students, both coop and non-coop option; grade 10 entrepreneurship class; grades 11–12 marketing education classes. Also includes associate DECA members' participation in business.

Abstract: The business originated as an Otis Spunkmeyer cookie-sales business. However, the agreement with the school was that the only sales that could be made at school would be done after the lunch shift. Therefore, the company became a direct-sales company, with each student responsible for promotion of sales outside of the school for one full week during the school year.

Because of weekly promotions, the company quickly expanded to include balloon bouquets, cookie bouquets, stuffed animals, etc., to meet the demands of the customers. Within the first year, the company became a catering company for local business meetings. Students secured the business, produced the menu, set up the dessert table, delivered the products, and served when asked.

The company is now more than a cookie, catering, and gift sales company. This year it is becoming a sales and marketing company for other organizations at the school. The company will promote organizations sales, secure the product (t-shirts, candy, etc.), track

the inventory, sell, and close the sales projects.

Unique features include:

- Cookies are sold in the community by students through promotion activities (cookies are not sold in school).
- Every student is responsible for a one-week promotion in which he/she is in total charge of the entire activity, from creating the idea/promotion, to production, to consumption.
- Because of the off-campus sales, other businesses have emerged, including Catepug Company, Balloon I Cookie/Gift bouquets, Delivery Service.

The expansion of the business within the first year made the business more than a cookie factory at the school. No cookies were sold at school at the beginning of the business. When the business did begin selling them at school, the selling period was limited to only about 10—15 minutes each day.

All students are assigned a week during the school year to develop their own promotion for the cookie company. They have to decide upon the promotion, theme, products, supplies, budget, ordering, vendors, etc. It is their responsibility to determine the cost of the finished product and make the sales. Sometimes, the students lose money on their project, and if they do, are responsible for helping the next student make enough profit to cover their loss.

This business made an impression on the community. Students were soon called upon to cater meetings at the mayor's office, the Chamber of Commerce, and school board meetings. This led to civic groups contacting the business, and from this, the business has grown. Delivery service is an added benefit, and one that the students added to the mix.

Green Street Works: Empowering Students To Excel

Ronni K. Cohen, Program Director
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Claymont Elementary School
Brandywine School District
3401 Green Street
Claymont, DE 19703

Focus: Elementary (grades 4–6) program in a public-school setting

Geographic Area: New Castle County, DE

Age Level: Children (grades 4–6)

Key Partners: Center for Economic Education and Entrepreneurship at University of Delaware, Claymont Business Owners Association, MBNA, Wilmington Trust Bank

Abstract: Hear about Green Street Works, a unique program created for Claymont Elementary School. The school is the first in the state to employ a specialist in entrepreneurship/economic education. All children enrolled in the school attend a weekly entrepreneurship/economic class. Higher-level thinking and creative problem-solving skills are woven into the program. Students apply their entrepreneurial lessons in quarterly school markets where the competition for the U.S. dollar vote is fierce. Also, each school day provides additional venture opportunities for the young entrepreneurs.

The children earn points for positive workforce behaviors, including good attendance, appropriate dress, and good behavior, preparation, and effort. These points are the only medium of exchange in the Green Street Market, which is staffed and stocked by students. This market serves both as an incentive and as a learning tool for classroom studies.

A major Delaware bank has opened a branch at the school. Children learn how to open accounts and make deposits. Students serve as junior tellers, working with customers and preparing the deposits for the bank.

Claymont Elementary School is the first school to open in the community in over 20 years. A key to the success of the program has been the involvement of the staff in the community and its organizations. These associations have enabled us to form partnerships with Claymont's small businesses, providing donated products for our Green Street Market, mentoring, and job shadowing experiences.

Ronni Cohen designed Green Street Works to motivate the reluctant learner as well as the eager student. The program enables children to connect school to the world of work, to explore both "making a job" as well as "taking a job." Students solve relevant, real-world problems while they apply basic skills. The faculty is committed to "empowering students to excel" through an emphasis on basic skills and the opportunity to apply these critical skills in relevant, hands-on, learning experiences exploring venture awareness, exploration, and creation.

Claymont is the first model school in economics/entrepreneurship and banking in the Center for Economic Education and Entrepreneurship's School-to-Work program. The school will have a monthly visiting/debriefing day for educators interested in observing or replicating the program.

Hawks Nest
Olathe East High School, Kansas

Jeff Reglin, Business Teacher
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FocusSchool Store

Age Level: High school grades 10–12

Abstract: During the school year over 80 students will be a part of the management class. The students' abilities range from the gifted class to those with special needs. The Hawks Nest will be open to a student body of 1,300 students in grades 10–12.

Students in the management classes will have the opportunity to operate a retail store within the walls of Olathe East High School. For example, they will be responsible for product selection, inventory, pricing, advertising, and publicity.

The management classes are also working with other classes in the school to involve students from numerous academic areas. One example of this is the commercial art class that will design a new license plate which will be sold in the Hawks Nest.

Another example of cross-curricular education is the Olathe East greeting card line. An English class will design the copy; an art class will create the covers. The cards will be

printed in a computer class, and will then be sold by the management class. A single card will have the collaboration of at least 4 or 5 students.

One key element of the Hawks Nest is giving the students the authority to make decisions and having them see the immediate results of that choice. Their decisions will have a much greater impact than just getting a right or wrong answer on a test.

Another unique feature is the number of students that can be involved without actually having to be in the class. (i.e. English1 Art, Computer, Fashion).

Programs I–Y

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Entrepreneurship Everywhere

Education Partners

Appalachian College Association, Inc.

Florida Department of Education

Illinois State Board of Education

Iowa Department of Education

Kansas Department of Education—Technical Education

Michigan Department of Education

Minnesota Department of Children, Families and Learning

Missouri Department of Elementary and Secondary Education—Division of Vocational and Adult Education

Nebraska Department of Education

New Mexico Department of Education—Career, Technical, and Adult Services

New York State Education Department

North Carolina Department of Public Instruction

Oklahoma Department of Career and Technical Education

Pennsylvania Department of Education

Tennessee Department of Education

Texas Education Agency

Virginia Department of Education

Wyoming Department of Education

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Entrepreneurship Everywhere

Classroom Materials

Adams Media Corporation, Holbrook, MA

Agency for Instructional Technology, Bloomington, IN

Business Buffet, Brampton, Ontario, Canada

Business Disc: How to Start and Run a Small Business, Maryland Interactive Technologies, Reisterstown, MD

Cameo Press, Rochester, NY

Complete Teacher Academy, New York University

Consortium for Entrepreneurship Education, Columbus, OH

Creative Education Foundation, Buffalo, NY

Curtis & Associates, Inc., Kearney, NE

Dearborn Entrepreneurship Division, Chicago, IL

EDTEC, Inc., Camden, NJ

Glencoe/McGraw-Hill, Westerville, OH

Kauffman Center for Entrepreneurial Leadership, Kansas City, MO

Keepers Holiday Gift Shops, Institute for Entrepreneurship, Appleton, WI

Kentucky Council on Economic Education, University of Louisville, Louisville, KY

Kidpreneurs, Black Enterprise Magazine

KidsWay, Jump Start to Business, Houston, TX

MarkEd/Career Paths Resource Center, Columbus, OH

NxLeveL Training Network, University of Colorado at Denver

Out of Your Mind and into the Marketplace, Anaheim, CA

PACE, The Center on Education and Training for Employment, OSU, Columbus, OH

PSI Research/Oasis Press, Central Point, OR

Quorum Books, Greenwood Publishing Group, Westport, CT

REAL Enterprises, Inc., Durham, North Carolina

South-Western Educational Publishing, Cincinnati, OH

Steck-Vaughn Adult Education Division, Austin, TX

Teachers Guide for Teaching Entrepreneurship, Eastern Michigan University, Ypsilanti, MI

Ten Speed Press, Berkeley, CA

Young Entrepreneur's Guide to Starting and Running a Business, New York, NY

Miscellaneous Other Publications

- Small Business Success, Pacific Bell Directory
- Job Shift: How to Prosper in a Workplace without Jobs, by William Bridges
- Franchise Opportunities Handbook, U.S. Department of Commerce

Franchise Opportunities Handbook, U.S. Department of Commerce

- New Venture Experience, Vector Books, Seattle, WA
- Inventor's Portfolio—Experiences in Entrepreneurship, EECATS, Claymont, DE
- Developing Entrepreneurial Attitudes, MAVCC Sales Office, OK
- Enterprise Donuts, Gemini Innovations, Inc., Kirkland, WA

Magazines/Newspapers

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